



## **Administrative details**

### **Bankers**

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

### **Independent Examiner**

Derek John Baker  
51 Meadway  
Southgate  
London N14 6NJ

### **Solicitor**

Carter Lemon Camerons  
10 Aldersgate Street  
London EC1A 4HJ

### **Legal status**

Heath Street Baptist Church is a Charitable Incorporated Organisation (registered on 18 April 2018)  
Charity Registration Number 1178001

### **Church Safeguarding Officer**

John-Henry Baker

## **Public benefit**

As a registered charity Heath Street Baptist Church, through its members and its Diaconate, is aware of the Charity Commission's guidance on public benefit, especially in the advancement of religion. Our services of worship are open to all. We see our building as a valuable resource to the local community and it is open on most days of the week. The church premises are used, or hired, by people of all faiths or none and by both secular and Christian organisations and groups. We provide activities and services directly each week to local children, from babies to young teenagers, and to homeless and vulnerable people.

# HEATH STREET BAPTIST CHURCH, HAMPSTEAD

Heath Street Baptist Church was established as a congregation in 1861 and its building dates from 1862. Governance arrangements were revised in a Charity Commission Scheme sealed on 25 October 1937 and until April 2018 it was an excepted charity. Since 18 April 2018 the Church has been registered with the Charity Commission as a Charitable Incorporated Organisation. The congregation maintains membership of the Baptist Union of Great Britain and the London Baptist Association.

## Deacons' report on activities in 2019

Heath Street is a friendly church in the heart of Hampstead. We are a small, diverse worshipping community. All are welcome to attend our services and our small regular congregation is often joined by newcomers and visitors to Hampstead. Weekday activities draw in large numbers of local people and the church has become a local hub for children's activities and a centre for music known city-wide.

Our services of worship continue to be held every Sunday morning at 11 a.m. and include both traditional and contemporary music. There are activities for children at most services and we have a dedicated and qualified Children's Worker.

The Diaconate began the year with three Deacons, Annie Fang, Gaynor Humphreys (Treasurer) and Wilf Merttens (Secretary) and meetings were chaired by our Minister, Ewan King. The Church is a registered charity and all four are Trustees.

John-Henry Baker, a Church member who helps run Oldtime Nursery, our twice-weekly musical session for small children, and arranges free weekly lunchtime recitals on Tuesdays, is employed by the Church in the part-time post of Music Outreach Coordinator.

Wilf Merttens continues to run our children's Sunday Club and other creative events for children and adults.

We are grateful to church member Robin Thorne who is the Administrator of our website, <http://www.heathstreet.org>.

Eleanor Patterson and her son Leo were a regular part of our Sunday Worship, and (often along with Eleanor's husband Scott) played an active role in various church activities — including making a Thanksgiving meal as per tradition in the USA. Sadly for us the family have had to move back to Virginia. Eleanor is continuing to edit the newsletter remotely.

A Korean language congregation has started worshipping in the hall downstairs on a Sunday afternoon, led by Pastor Minho. They have played a role in church activities, coming to lead prayer at our Pentecost service and joining us for the special Harvest and Christmas lunches.

The refugee work undertaken by the church to support two families in the congregation who have refugee status was formalised to some degree, with the name *Heath Street Refugee Support* being used to nominally give status to those working to help the families with the various aspects of resettlement. The group successfully raised needed funds and was given a significant grant from the *Hampstead Churches Community Sponsorship Group*. At the start of 2019 a small fundraising campaign was well-supported by regular worshippers at the Church and the work continues to receive some generous regular donations. Along with Gift Aid this has meant that we have been able to provide some financial support toward accommodation and living costs for the families. Our refugee work was further supported with skills and advice by the *Refugee Council*, and local community sponsor group *Welcome Syrian Families*. The money raised is held by the Church in a restricted fund.

The Diaconate took a day to go on a spiritual retreat, making space away from practical concerns to turn our hearts toward one another and toward God. The retreat was led by Shona Shaw, minister of Morton Baptist Church.

A rich programme of services and events continues to be offered at Heath Street throughout the year and especially at Easter and Christmas. Easter 2019 saw our church once again host a visit from young Viennese Baptists from Baptistengemeinde Beheimgasse, who, in collaboration with the children and others, put on an immersive-theatre passion play. The team used puppets to tell the passion narrative, with a focus on the Sanhedrin trial of Jesus.

This year we put on a special event for All Hallows, including screening the silent film *Nosferatu* with live organ, and storytelling from Wilf Merttens—retelling the tale of the disembodied hand from the book of Daniel.

Harvest saw us again collecting for refugees (along with New End School).

Wilf Merttens attended the Missions Europa conference in Malaga, along with Dietrich Fischer-Dörl, a Baptist minister in Vienna and friend of Heath Street.

Outings with many church members, including the families of Sarah Harper, Laura Somers and Ali Ghasempour, to Cambridge to go punting on the Cam were a highlight of the warmer months! A church trip to see Benjamin Britten's *Noye's Fludde* dovetailed with a sermon series on Noah. Many church members attended the Christian festival Greenbelt, including Minister Ewan King, who was playing music as part of the programme.

Received into membership in 2019 were Eleanor Patterson, Sarah Harper, Ali Ghasempour, Victoria Tjirimuje and Francesco Giannoccaro.

Two baptisms took place, of Heidar Agin and Zholiet Arefnia. Due to Heidar's ill-health they were baptised in their home. Not long after receiving baptism, Heidar passed away. A memorial service took place at Heath Street, led by Minister Ewan King, on the 4 September.

## **Note to financial report 2019**

On the following pages are the income and expenditure accounts and balance sheet for the Church for the financial year 2019. The following brief notes may assist in clarifying these.

The Church had a quite uncertain year financially because of some unreliability in a main source of income. Heathside Preparatory School had leased our next door building for many years, and also leased a small part of the lower floor of the Church more recently and made some use of the church hall during term-time. In late 2018 it became evident that the school was in financial difficulties and it went into Administration in July 2019, without paying the rent for the summer term, or paying for hall hire. The Administrators of Remus White Ltd, the school's owners, granted a licence to a new company to revive the School and the Deacons are in negotiation over transferring the leases (still with three years to run) with the new company. A new level of rent was agreed and by the end of the year we were paid appropriate sums via the Administrator for the new occupier's use of the building so that our rental income was satisfactory by the year end, and relations with the new School appear good.

The uncertainty, however, meant not only big hiccoughs in our cash flow right through the year but also that very little work was done towards our goal of improving the building – its state of repair, its accessibility and its general appearance. The Deacons had to put plans on hold, except for urgent minor repairs, but hope that once leases have been signed with the new Heathside School we will resume our programme of improvement.

One of the commitments is to improve the environmental footprint of the Church and in 2020 we hope to bring together a few interested people to focus on this. A new lift remains a cherished hope, to make use of the lower floor easier for all our users - the congregation and the many people and groups who would like to make more use of the excellent hall and kitchen and we very much hope to make progress on this in 2020.

We must express our thanks to all those regular worshippers at the Church and occasional users of our services who make financial contributions towards our routine costs. Our estimated day to day running costs in 2020, quite apart from regular and emergency maintenance and improvements, is around £255 per day (yes, allowing for the Leap Year!) and every pound donated, especially when the giver lets us add Gift Aid, is important.

Heath Street Refugee Support was a new venture (its practical activity is described in more detail in the Deacons' Report, page 3). Many donors contributed generously to the financial side of this work. We are especially grateful to Hampstead Parish Church Community Fund for a grant (agreed by Churches Together in Hampstead) of £1,774 towards furniture and household equipment for two families moving into settled accommodation.

The Deacons offer their thanks to Derek Baker for his thorough work as our Independent Examiner of the accounts, which he does on a voluntary basis. See his report on the last pages of this Report.

**Gaynor Humphreys**  
**Treasurer**

*N.B. On page 8 there is a statement from the Deacons on the impact of the COVID-19 closure on the church activity and finances in 2020.*

## Income and Expenditure accounts for year ended 31 December 2019

<b>GENERAL CHURCH FUND</b>	<b>2019</b>	2018
<b>RECEIPTS</b>	£	£
Weekly offerings and standing orders	<b>11,495</b>	10,338
Use of Church rooms (Note 1)	<b>27,145</b>	47,371
Scammell Fund (Note 2)	<b>247</b>	235
J Harvey Memorial Fund	<b>12</b>	12
COIF Charities Deposit Fund interest	<b>670</b>	408
Refund on power bill	<b>487</b>	0
Donations	<b>1,260</b>	2,480
<b>Total receipts</b>	<b>41,316</b>	60,844
<b>Payments</b>		
Minister's stipend and on-costs	<b>27,935</b>	26,081
Manse running costs	<b>4,144</b>	3,878
Relief ministers' expenses	<b>579</b>	538
Music ministry	<b>13,547</b>	13,484
Children's ministry	<b>4,415</b>	4,209
Sunday music	<b>5,366</b>	5,358
Church running costs (heat, light, cleaning, etc)	<b>16,247</b>	13,498
Church communications (tel., IT, publicity, etc)	<b>4,621</b>	5,343
Church subscriptions and donations	<b>790</b>	1,982
Church events (note 3)	<b>3,523</b>	0
Miscellaneous items (note 4)	<b>2,201</b>	1,208
Governance (note 5)	<b>472</b>	0
Bank charges	<b>60</b>	60
<b>Total payments</b>	<b>83,900</b>	75,639
Net at 31 December	<b>-42,584</b>	-14,795

- Note 1 One off lettings and regular use of Church space by community-based groups and choirs
- Note 2 Scammell Ministerial Endowment is held in trust by London Baptist Property Board. At 31 December 2019 its value was £4,948.86. Its income is given to Heath Street for Minister's expenses
- Note 3 Church events: this figure includes costs of activity at Christmas 2018, costs associated with Viennese visitors and others who helped with Easter services and events, and a summer outing to Cambridge for Sunday Club children and their families
- Note 4 This rather high figure is largely represented by the purchase of a computer for our Music Outreach Worker. The purchase price was reimbursed in early 2020 by our insurers
- Note 5 The cost of room hire and facilitation for a first ever, and very helpful, Deacons retreat

The Church buildings and the manse, a two-storey flat in Denning Road, are held in trust by the London Baptist Property Board and their capital value is: Church building: £6,458,497 and school building £994,232 (insured value); and manse £995,000 (cost of purchase).

## Income and Expenditure accounts for year ended 31 December 2019 (cont.)

<b>PROPERTY FUND</b>	<b>2019</b>	<b>2018</b>
<b>Receipts</b>	£	£
Rent income (Note 1)	<b>89,018</b>	67,000
COIF Charity Deposit Fund interest	<b>2,624</b>	2,205
London Baptist Property Board interest	<b>267</b>	252
Refund of insurance from Heathside School	<b>0</b>	1,890
Donations for vestibule refurbishment	<b>0</b>	911
Donation towards purchase of piano	<b>0</b>	500
<b>Total receipts</b>	<b>91,909</b>	<b>72,758</b>
<b>Payments</b>		
Repairs to Church	<b>8,248</b>	24,189
Lift and access project	<b>0</b>	1,131
Vestibule project	<b>0</b>	18,530
New piano	<b>1,205</b>	11,825
Eco-Church	<b>0</b>	650
Soft play area	<b>0</b>	2,998
Repairs to school building	<b>6,097</b>	156
Manse costs	<b>1,748</b>	6,895
Insurance (Church and school building)	<b>7,257</b>	7,132
Legal and professional fees	<b>3,654</b>	2,149
<b>Total payments</b>	<b>28,209</b>	<b>75,655</b>
Net at 31 December	<b>63,700</b>	-2,897

Note 1 This represents one term's payment by Heathside Preparatory School before it went into Administration and payments at a revised level of rent received from the Administrator to cover use of the school premises by a new occupier from July. Please see page 4 for more detail.

### SPECIAL FUNDS & COLLECTIONS 2019

	b/f	Income	Expenditure	Balance
	£	£	£	£
<b>Heath Street Refugee Support</b>				
Raising funds to support local families (note 1)	0	11,172	11,256	-84
<b>Contact Club</b>				
Funds held (Note 2)	883	200	639	444
<b>Coffee mornings</b>				
Raising funds for Camden AgeUK	43	0	0	43
<b>Panzi Hospital DRC</b>				
Raising funds to support this work (note 3)	655	50	655	50
<b>Grand total</b>	<b>1,581</b>	<b>11,422</b>	<b>12,550</b>	<b>453</b>

Note 1 this is a new Fund supported by donations from members and friends of the Church to offer practical support to refugee families closely associated with us. Funds have been used to support housing costs and furniture and household equipment. The small deficit at the year-end was covered by a Gift Aid claim received in early January 2020

Note 2 Contact Club: this Club for lonely and vulnerable people in our community is a joint project with the Roman Catholic Church of St Mary, Hampstead. Heath Street Baptist Church holds the Club's funds as a restricted fund, only to be used at the direction of the Club's Treasurer

Note 3 For several years the Church has been a supporter of this hospital dedicated to help survivors of sexual violence in the Democratic Republic of Congo. Our donations are made through the Hospital's foundation in the USA

**STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2019**

<b>ASSETS</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Bank balance at year end	<b>20,479</b>	<b>20,809</b>
Short term deposits		
London Baptist Property Board	<b>39,760</b>	<b>39,444</b>
COIF Charities Deposit Fund Income Fund	<b>106,500</b>	<b>101,500</b>
COIF Charities Deposit Fund Property Fund	<b>138,500</b>	<b>123,500</b>
Investments		
COIF Charities Investment Fund income units (Xames Harvey Memorial Fund)	<b>412</b>	<b>349</b>
COIF Charities Investment Fund income units (property account) (Note 1)	<b>59,250</b>	<b>50,139</b>
<b>TOTAL</b>	<b>364,901</b>	<b>335,741</b>
 <b>REPRESENTING BALANCES ON THE FOLLOWING ACCOUNTS</b>		
General account	<b>30,984</b>	<b>73,568</b>
Property account	<b>333,052</b>	<b>260,243</b>
James Harvey Memorial Fund	<b>412</b>	<b>349</b>
Special funds and collections account	<b>453</b>	<b>1,581</b>
<b>TOTAL</b>	<b>364,901</b>	<b>335,741</b>

Note 1: There was an increase in capital value of £9,111 on this Fund in the course of the year, as advised by CCLA and this is reflected above in the Property Account.

**RESERVES POLICY**

The designated funds below are being built up to a prudent level based on quinquennial planning. The Trustees also wish to see a level of free reserve that allows for roughly twelve months of general running costs, which the Deacons believe to be a minimum advisable level.

**MOVEMENT IN RESTRICTED AND DESIGNATED FUNDS***Restricted*

	<b>Fund name</b>	<b>1 Jan 2019</b>	<b>Income</b>	<b>Expenditure</b>	<b>31 Dec 2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
1	Lift and Access Fund	60,000	0	0	60,000
2	Organ Fund	1,710	0	0	1,710
3	Contact Club	883	200	639	444
4	Heath Street Refugee Support	0	11,172	11,256	-84
5	Special collections	698	50	655	93
<b>TOTAL</b>		<b>63,291</b>	<b>11,422</b>	<b>12,550</b>	<b>62,163</b>

*Designated*

1	Cyclical maintenance (Church)	50,000	0	0	50,000
2	Cyclical maintenance (School)	12,500	0	0	12,500
3	Cyclical maintenance (Manse)	7,500	0	0	7,500
4	Extraordinary repair fund (all buildings)	75,000	0	0	75,000
5	Lift and Access Fund	50,000	0	0	50,000
<b>TOTAL</b>		<b>195,000</b>	<b>20,000</b>	<b>0</b>	<b>195,000</b>

## Report on Heath Street Baptist Church and COVID-19

The UK Government required the Deacons to close the church building in March 2020 and hold no further services or activities there during “lockdown”. This was lifted from 4 July 2020 but, at the time of this report being presented to church members, no firm decision had yet been made about a re-opening date for Heath Street. During the period of closure, congregational gathering for worship took the form of members following links (emailed twice-weekly at regular times) to a series of recordings posted online. At least once a week all who could participate electronically “met” using Zoom, and our Children’s Worker kept in touch with as many as possible of the Church children. The church offered pastoral support throughout the period, taking care to keep in touch where possible by telephone and email with members of the congregation and endeavouring to make sure that the most vulnerable had the practical and emotional support they needed. The regular recordings were ably created mainly by John-Henry Baker, Music Outreach Worker and our Minister and included a great deal of music through old and new recordings and many of the congregation’s voices reading Bible passages, poems and prayers. All of the church’s employees worked from home during the period.

In financial terms, most Church expenditure continued apart from some diminution in the cost of gas and electricity, while we lost income from lettings almost entirely and of course did not have weekly offerings at services though some current and former members of the congregation made generous donations via our bank account during the period and our regular supporters through standing orders maintained or increased their giving. We also saw by the start of July, confirmation of new tenants for the adjacent school premises, whose rental payments are a crucial part of the Church’s income. Overall, therefore, the period of crisis has meant a net loss but not one which threatens the solvency of the charity.



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

### Independent examiner's report on the accounts

Section A

Independent Examiner’s Report

<b>Report to the trustees/ members of</b>	Heath Street Baptist Church		
<b>On accounts for the year ended</b>	31 December 2019	<b>Charity no (if any)</b>	1178001
<b>Set out on pages</b>	5-7		

I report to the trustees on my examination of the accounts of the above charity (“the Trust”) for the year ended 31 December 2019.

#### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (“the Act”).

I report in respect of my examination of the Trust’s accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

**Signed:**  **Date:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**

*Section B*

*Disclosure*

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**