

**COMMUNITY BAPTIST LONDON**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 30<sup>TH</sup> DECEMBER 2022**

**CHARITY NUMBER: 1124514**

**COMMUNITY BAPTIST LONDON**  
**104 BARLBY ROAD**  
**LONDON**  
**W10 6DB**

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**COMMUNITY BAPTIST LONDON**

**LEGAL & ADMINISTRATIVE DETAILS  
YEAR ENDED 30<sup>TH</sup> DECEMBER 2022**

**ADDRESS FOR CORRESPONDENCE**

104 BARLBY ROAD  
LONDON  
W10 6DB

**REGISTERED CHARITY NUMBER**

1124514

**GOVERNING DOCUMENT**

DECLARATION OF TRUST  
6<sup>TH</sup> MAY 2008.

**TRUSTEES/ DIRECTORS**

Rev Israel Cruz  
Mrs Esmeralda Fernandes Cruz  
Mr Albano Luis Gomez Pereira  
Thais Fernandes Barbosa  
Rosana Fernandes

**PRINCIPAL BANKERS**

BARCLAYS BANK  
137 LADDBROKE GROVE  
NOTTING HILL  
W11 1PR

**INDEPENDENT EXAMINER**

FRESH FIRE ORGANISATION  
GENERATOR BUSINESS CENTRE  
95 MILES ROAD  
MITCHAM  
CR4 3FH

**COMMUNITY BAPTIST LONDON**  
**TRUSTEES' REPORT**  
**YEAR ENDED 30<sup>TH</sup> DECEMBER 2022**

The trustees are pleased to present their report for the year ended 30<sup>th</sup> December 2022 for the charity, Community Baptist London with charity number 1124514.

The Trustees of the charity are: Rev Israel Cruz  
Mrs Esmeralda Cruz  
Mr Albano Luiz Gomes Pereira  
Thai Fernandes Barbosa  
Rosana Fernandes

The principal address of the charity is : 104 Barlby Road  
London  
W10 6DB

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Charity governing document is a declaration of trust that was executed 6<sup>th</sup> May 2008 .The Charity is governed by a board on which the trustees are represented. It meets regularly to review, plan activities and monitor the financial position.

**OBJECTIVES AND ACTIVITIES**

The Objects of the organisation are first to advance the Christian faith in accordance with the statement of beliefs for the benefit in the United Kingdom and in such other parts of the world as the trustees may think fit from time to time. The trustees confirm that they have had due regard to the guidance issued by the Charity Commission on public benefit before deciding what activities the charity should undertake.

**ACHIEVMENTS AND PERFORMANCE**

The Organisation continues to hold successful meetings through the year in which individuals were equipped and educated on the principles of the Christian faith. The church also continued to support its Christian outreaches in the community. The organisation has returned to ip person services at a new place of worship. The charity also continues to run work place pension for its employees in the financial year.

## **FINANCIAL REVIEW**

The income of the charity is above £70,000. This is a higher amount for this year of the charity the costs have been well managed over this period. The organisation is still in a good position to manage its costs. The church is currently saving for the purpose of purchasing worship premises in the future and has a good amount in its reserves.

## **PLANS FOR THE FUTURE**

The church intends to continue to host its regular weekly services in UK. The church has no debt liability and is a going concern. The intended re-appointment of our present independent examiner at the upcoming trustee meeting is expected to support the financial operations by making it more effective.

## **RESERVE POLICY**

It is the policy of the Charity to maintain unrestricted funds, which are the reserves of the charity at about 3 months of unrestricted expenditure .This provides sufficient funds to cover any emergency expenditures that may arise from time to time. The charity will seek to maintain this level throughout the year.

## **RISK MANAGEMENT**

The charity have assessed all the major risks to which the charity is exposed to, in particular those related to operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to major risks.

## **TRUSTEE RESPONSIBILITIES**

Under the Charities Act 2011, the trustees are required to prepare a statement of accounts for each accounting year which gives a true and fair view of the state of the church. They are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether the applicable accounting standards have been followed.
4. Prepare financial statements on an ongoing basis.

They are responsible for keeping proper records which disclose with reasonable accuracy the finances of the church at any time and to ensure that such accounts comply with the Charities Act 2011. They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities.

Approved by the Trustees on 2<sup>nd</sup> August 2023 and signed on their behalf by:

Independent Examiner's Report  
To the Trustees

**COMMUNITY BAPTIST LONDON**

I report on the accounts of the church for the year ended 30<sup>th</sup> December 2022 set out on the following pages which have been prepared on the basis of the accounting policies shown in the corresponding pages.

**Respective responsibilities of trustees and examiner**

The trustees of the church are responsible for the preparation of accounts: they consider that the audit requirement under section 144(2) of the Charities Act 2011 (the 2011 Act), does not apply. It is my responsibility to :

- Examine the accounts under section 145 of the 2011 Act.
- Follow the procedures laid down in the General Directions given by the Charity Commissioners made under section 145(5)(b) of the 2011 Act.
- State whether particular matters have come to my attention.

**Basis of Independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention;

- (1) which gives me reasonable cause to believe that, in any material aspect, the trustees have not met the requirements to ensure that:
  - proper accounting records are kept( in accordance with section 130 of the 2011 Act
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the 2011 Act: or
- (2) to which , in my opinion , attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Chuks Ajuka BSc(Man), FICB PM.Dip  
FRESH FIRE ORGANISATION  
Generator Business Centre  
95 Miles road  
Mitcham  
Surrey  
CR4 3 FH

**COMMUNITY BAPTIST LONDON**

**Statement of Financial Activities for the year ended 30th December 2022**

|   |             | <b>Unrestricted<br/>Funds</b> | <b>Total Funds</b> |               |
|---|-------------|-------------------------------|--------------------|---------------|
|   | <b>Note</b> | <b>£</b>                      | <b>2022</b>        | <b>2021</b>   |
| <b>Incoming Resources from<br/>generated funds</b>        |             |                               | <b>£</b>           |               |
| Donations and Legacies                                    |             | 70032                         | 70032              | 51346         |
| Investment income   |             | 0                             | 0                  | 0             |
|   |             | <hr/>                         | <hr/>              | <hr/>         |
|   |             | 70032                         | 70032              | 51346         |
| <i>Other Income</i>                                       |             |                               |                    |               |
| Other   |             | 0                             | 0                  | 0             |
|   |             | <hr/>                         | <hr/>              | <hr/>         |
| <b>Total Incoming<br/>Resources</b>                       |             | 70032                         | 70032              | 51346         |
|   |             | <hr/>                         | <hr/>              | <hr/>         |
| <b>Resources Expended</b>                                 |             |                               |                    |               |
| <b>Charitable activities in furtherance of objectives</b> |             |                               |                    |               |
| Charitable Activities                                     | <b>3</b>    | 70,279                        | 70,279             | 58150         |
| Other   | <b>4</b>    | 970                           | 970                | 1091          |
|   |             | <hr/>                         | <hr/>              | <hr/>         |
| <b>Total Resources<br/>Expended</b>                       |             | 71,249                        | 71,249             | 59241         |
|   |             | <hr/>                         | <hr/>              | <hr/>         |
| <b>Net movement in funds</b>                              |             | <b>-1,217</b>                 | <b>-1,217</b>      | <b>-7895</b>  |
| <b>Reconciliation of Funds</b>                            |             |                               |                    |               |
| Total Funds brought forward                               |             | 105440                        | 105440             | 113335        |
| <b>Total Funds carried forward</b>                        |             | <b>104,223</b>                | <b>104,223</b>     | <b>105440</b> |

The above funds are all classed as to purpose  
All movements of funds and all recognised gains and losses are included above.

The notes on the accounts form part of these accounts.

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**COMMUNITY BAPTIST LONDON**  
**Balance Sheet as at 30th December 2022**

|   | <b>Note</b> | <b>2022</b>  | <b>2021</b>  |
|---|-------------|--------------|--------------|
| <b>Fixed Assets</b>                                   |             | <b>£</b>     |              |
| Tangible fixed assets                                 | <b>2</b>    | 29171        | 23012        |
|   |             | <hr/> 29171  | <hr/> 23012  |
| <b>Current Assets</b>                                 |             |              |              |
| Cash at bank and in hand                              |             | 61149        | 68516        |
| Debtors & prepayment                                  | <b>6</b>    | 14402        | 14402        |
|   |             | <hr/> 75551  | <hr/> 82918  |
| <b>Creditors: amounts falling due within one year</b> |             |              |              |
| Creditors & accruals                                  | <b>5</b>    | 499          | 490          |
|   |             | <hr/> 75052  | <hr/> 82428  |
| <b>Net Current Assets</b>                             |             |              |              |
|   |             | <hr/> 104223 | <hr/> 105440 |
| <b>Net Assets</b>                                     |             |              |              |
| <b>Unrestricted Funds</b>                             |             |              |              |
| General Fund  |             | 104223       | 105440       |
| <b>TOTAL FUNDS</b>                                    |             | <hr/> 104223 | <hr/> 105440 |
|   |             | <hr/> <hr/>  | <hr/> <hr/>  |

Approved by the trustees on 2nd August 2023 and signed on their behalf:

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**COMMUNITY BAPTIST LONDON**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30<sup>th</sup> DECEMBER 2022**

**1.1 Basis of Accounting**

These accounts have been prepared under the historic cost convention with items Recognised at cost or transaction values otherwise stated in the relevant note(s) to These accounts. The accounts have been prepared in accordance with:  
The Statement of Recommended Practice: Accounting and Reporting by Charities  
Preparing their accounts in accordance with the Financial Reporting Standard  
Applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014.

**1.2 Going Concern:** The accounts are prepared on a going concern basis.

1.3 The accounts present a true and fair view and no change have been made to the accounting policies adopted.

1.4 No changes to the accounting estimates have occurred in the reporting period

1.5 No material prior year error have been identified in the reporting period.

*Recognition of Income*

These are included in the Statement of Financial Activities (SOFA) when:

- The charity becomes entitled to resources;
- It is more likely than not that the trustees will receive the resources;
- The monetary value can be measured with sufficient reliability.

*Grants and Donations*

Grants and Donations are only included in the SOFA when the general income recognition criteria are met (5.10 to 512 FRS102 SORP)

*Tax reclaim on donations and gifts*

Gift Aid receivable is included in the income when there is a valid declaration from the donor. Any gift aid amount recovered on a donation is considered to be part of that gift and is treated in addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**EXPENDITURE AND LIABILITIES**

*Liability Recognition*

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

*Grants and Support Costs*

Support costs have been allocated between the governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

**COMMUNITY BAPTIST LONDON**  
**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30<sup>TH</sup> DECEMBER 2022**

*Creditors*

The charity has creditors which are measured at settlement amounts less any trade discounts.

**ASSETS**

*Tangible Fixed Assets for use by the charity*

They are capitalised if they can be used for more than one year. They are valued at cost. The depreciation is calculated at 20% reducing balance method.

*Debtors*

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash.

| COMMUNITY BAPTIST LONDON   |  |               |               |              |              |              |
|--|--|---------------|---------------|--------------|--------------|--------------|
| Notes to the accounts for year ended 30th December 2022            |  |               |               |              |              |              |
| <b>2 Tangible Fixed Assets</b>                                     |  |               |               |              |              |              |
|  |  | Fix & Fitts   | Instrument    | Vehicle      | Equipment    | Total 2022   |
| <b>Cost</b>  |  | <b>£</b>      | <b>£</b>      | <b>£</b>     | <b>£</b>     | <b>£</b>     |
| At 01/01/2022  |  | 5286          | 2657          | 16597        | 15883        | 40423        |
| Additions  |  | 0             | 0             | 0            | 13452        | 13452        |
| <b>Disposal</b>  |  |               |               |              |              |              |
| At 30/12/2022  |  | 5286          | 2657          | 16597        | 29335        | 53875        |
| <b>Depreciation</b>  |  |               |               |              |              |              |
| At 01/01/2022  |  | 1216          | 2081          | 3139         | 10975        | 17411        |
| charge for the year  |  | 814           | 115           | 2692         | 3672         | 7293         |
| Disposal   |  |               |               |              |              |              |
| At 30/12/2022  |  | 2030          | 2196          | 5831         | 14647        | 24704        |
| <b>Net Book Value</b>  |  |               |               |              |              |              |
| <b>30/12/2022</b>  |  | <b>3256</b>   | <b>461</b>    | <b>10766</b> | <b>14688</b> | <b>29171</b> |
| 01/01/2022   |  | 4070          | 576           | 13458        | 4908         | 23012        |
| <b>3 Cost of Activities in furtherance of Charity's Objectives</b> |  |               |               |              |              |              |
|  |  | <b>£/2022</b> | <b>£/2021</b> |              |              |              |
| Admin  |  | 1195          | 0             |              |              |              |
| Travel & Substistence  |  | 1270          | 2571          |              |              |              |
| Hire of Hall   |  | 6400          | 3000          |              |              |              |
| Telephone & Internet   |  | 923           | 999           |              |              |              |
| Bank Charges   |  | 0             | 0             |              |              |              |
| Wages  |  | 39000         | 33126         |              |              |              |
| Rates  |  | 2237          | 2123          |              |              |              |
| Hospitality  |  | 396           | 2548          |              |              |              |
| Light & Heat   |  | 598           | 500           |              |              |              |
| Stationary   |  | 229           | 83            |              |              |              |
| Welfare  |  | 117           | 0             |              |              |              |
| Pension  |  | 2460          | 1857          |              |              |              |
| Repairs and renewals   |  | 2074          | 546           |              |              |              |
| Advert   |  | 0             | 0             |              |              |              |
| Event costs  |  | 0             | 1372          |              |              |              |
| Tax/NI   |  | 1637          | 752           |              |              |              |
| Insurance  |  | 781           | 596           |              |              |              |
| Sundry   |  | 0             | 0             |              |              |              |
| Depreciation   |  | 7293          | 5523          |              |              |              |
| Music accessories  |  | 708           | 2208          |              |              |              |
| Subscription   |  | 84            | 343           |              |              |              |
| Professional fees  |  | 2877          | 0             |              |              |              |
| <b>Total</b>   |  | <b>70279</b>  | <b>58147</b>  |              |              |              |

**COMMUNITY BAPTIST LONDON****Notes to the accounts for year ended 30th December 2022****4 Other**

|                     | <b>2022/£</b> | <b>2021/£</b> |
|---------------------|---------------|---------------|
| Church Events       | 0             | 0             |
| Charity donation    | 0             | 168           |
| Mission donation    | 0             | 0             |
| Accounting services | 783           | 778           |
| Vehicle expenses    | 187           | 145           |
| <b>Total</b>        | <b>970</b>    | <b>1091</b>   |

There was 2 employee during the financial year.

No employee earned more than £15,000 during the year.

|                 | <b>2022/£</b> | <b>2021/£</b> |
|-----------------|---------------|---------------|
| Salary          | 39000         | 32326         |
| Social Security | 1637          | 752           |
| <b>Total</b>    | <b>40637</b>  | <b>33078</b>  |

**5 Creditors: amounts falling due within one year**

|                     | <b>2022/£</b> | <b>2021/£</b> |
|---------------------|---------------|---------------|
| Accounting Services | 499           | 490           |
| Creditors           | 0             | 0             |
| <b>Total</b>        | <b>499</b>    | <b>490</b>    |

**6 Debtors and Prepayments**

|                 | <b>2022/£</b> | <b>2021/£</b> |
|-----------------|---------------|---------------|
| Tax recoverable | 14402         | 14402         |

**Trustee remuneration**

The trustee Israel Cruz was paid £18500 for services rendered to the organisation as pastor of the church through a PAYE scheme.