



*Stanmore Baptist Church*

**Annual Report & Financial Statements**  
**for the year ended**  
**31<sup>st</sup> December 2021**

**Registered Charity No. 1130964**

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## Annual Report 2021

### Reference and Administrative Details of the Board

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#### **Name**

Stanmore Baptist Church

#### **Registered Address**

Stanmore Baptist Church,  
Abercorn Road,  
Stanmore,  
HA7 2PH

#### **Trustees**

Nicki Copeland (Acting Secretary 1<sup>st</sup> October 2020 resigned 22<sup>nd</sup> Feb 2021)

Helen Burns (Treasurer resigned 30<sup>th</sup> April 2021)

Derin Ogunsola (Treasurer 1<sup>st</sup> May 2021)

Myra Brignell (resigned 31<sup>st</sup> December 2021)

William Ohene

Nila Suriakumar

Julie Bamwo (elected 1<sup>st</sup> December)

Tony Barden (elected 1<sup>st</sup> December)

Geoffrey Rose (elected 1<sup>st</sup> December)

#### **Property Trustees**

London Baptist Property Board Ltd.,  
235 Shaftesbury Avenue,  
WC2H 8EP

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## **Charitable Objectives**

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Stanmore Baptist Church is governed by a Constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the London Baptist Property Board Ltd., on Trusts which are entirely compatible with the above object.

## **Organisational Structure and Decision-Making Processes**

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Members of the Church are accepted in accordance with the Constitution. Baptism by immersion upon personal profession of faith or transfer from another Baptist Church is the normal mode of entry into the membership of the Church, though persons seeking membership who have not been baptised in this manner may at the discretion of the Church members be accepted for full membership based on their own public profession of faith.

The members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. Due to the Covid-19 pandemic we have only been able to hold 1 ordinary Church meetings and 2 special Church meetings. In accordance with the Constitution, the members appoint Deacons, who together with the Minister, Church Secretary and Church Treasurer (who are also appointed by the Members), are the Trustees of the Church. We are currently in a period of Pastoral Transition and no longer have a Minister. The Trustees (Diaconate) are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. There has been changes in the Diaconate during the year with 3 resignations and 3 new appointments. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in the Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

## **Objectives and Activities**

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Due to the Covid-19 pandemic restrictions a lot of our activities altered during 2021. We continue to aim to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The Church activities were online only until the restrictions were lifted in early April when we returned to Sunday services in the Church. In September we reintroduced other activities alongside our regular public worship taking place at 11 a.m. on Sundays. Our services are friendly and welcoming, and anybody is free to attend.

We are committed to the teaching, encouragement, welcome and inclusion of children and young people. Our dedicated volunteers coordinate our term time activities: Kids Church, a parent and toddlers' group (Little Feet), a Preschool, Girls' Brigade, and other age-appropriate groups. We held an Easter Party on zoom and had a Light Party during Kids Church on Halloween.

We have continued running our Tuk-Tuk Coffee van based on our premises, for both social impact and evangelistic purposes. This enables us to continue our focus of moving towards our neighbours in one of the most religiously and ethnically diverse areas of the UK. It is run by Stanmore Baptist Community Focus Trading as Refuge Coffee. As our Tuk-Tuk is based outside we have been able to trade whenever the local schools have been open. When the schools were closed, we did not trade.

We have other activities aimed at the nurture and growth of Christian disciples, including a Café Connect group open to anyone who is available on a Tuesday afternoon, house groups devoted to Bible study and sharing in fellowship. When we were not able to meet in person these groups continued online and via conference telephone calls. We continue our links with the Evangelical Alliance, the Baptist Union of Great Britain, London Baptists as well as with other churches, including support for the Baptist Union Home Mission fund.

## Achievements and Performance

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The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less-tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2021 continued to be a difficult time for the church and the community but are committed to pursue its mission purposes in 2022.

Following review, Membership was at 96 at the end of 2021.

We continue to take Safeguarding training seriously. We continue to review and look at key policies including annual risk assessments. The church began a Safeguarding Audit which has been delayed due to covid-19 restrictions and this will conclude in 2022.

The commitment of the Church to renewing our kitchen and having semi-professional work tops and cupboards installed was completed at the beginning of 2021. This is an investment which will enable the Church to expand its outreach to the community in the future.

## Financial Review

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The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. However, there has been a marked drop in our donations as people have not returned to meeting in the numbers there was before.

The number of staff we currently employ has reduced, and our most significant expenses were the costs of running our regular activities, administrative costs, and upkeep of property, including the completion of the Church kitchen. In addition, we gave £9,935 to missionary and educational support during 2021 (£8,487 in 2020).

The Church expressed its part in the life of the wider church by financially supporting national and international Christian organisations and societies with Christian aims and objectives compatible with the Church's own charitable purpose.

The Church is heavily dependent on its membership working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the Church's objectives.

Our property portfolio is the Church Building, 4 freehold houses, 1 leasehold flat, and land on which 2 flats are built from which we receive nominal ground rent. We continue to have a robust maintenance and improvement program for all our properties. In 2021, we received rental income from 4 of our freehold houses and our leasehold flat.

The financial results for the year are set out in the accompanying financial statements. The Church made a small loss on its operational costs of £2,392. In our accounts we have acknowledged, as a statutory requirement, the pension liability of £49,200. This is paid monthly and will reduce over time (it was £61,600 in 2020).

The Trustees are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing income anticipated, to enable the church to function effectively and meet future aspirations in the coming and future years. We held £102,155 (LBPB) in our Reserves at the end of 2021. The main church bank and cash account stood at £44,707 at the end of the year (45,968 at the end of 2020).

The church directly employed four staff at the beginning of 2020, however three of these resigned during the course of the year. Employer's pension contributions continue to be paid either into an occupational scheme or the NEST pension scheme.

The Trustees continue to assess the major risks facing the church and are satisfied that there are policies and mitigation strategies in place to minimize these risks. These include our Safeguarding (Child Protection) policies, Employers' and Third-Party liability insurance, plus adequate buildings insurance for all freehold properties and contents insurance for the Church and Landlord insurance for the rented flat. In addition, robust financial controls are in place and continue to be refined, as necessary. These include formal delegation (in writing) to specific individuals to authorise expenditure, together with regular scrutiny of income and expenditure (monthly by the Treasurer and Finance Officer) and adjustment of budgets (quarterly by the Trustees).

We continue to work on ensuring that we are fully compliant with GDPR and Safeguarding Record Keeping, which our records being stored on a secure Cloud-based system.

### **Public Benefit**


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The trustees of Stanmore Baptist Church are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration.

The trustees believe that the work of Stanmore Baptist Church helps to promote the whole mission of the church (pastoral, evangelistic, social, and ecumenical) more effectively, and that in doing so it provides a benefit to the public by: -

- The provision of sacred spaces, church buildings and worship services
- The provision of public rituals and ceremonies through weddings, funerals and dedications for children
- Contributing to the spiritual and moral education of children
- Helping create a better society by promoting social cohesion and neighbourliness
- Practical expressions of our religious beliefs including relieving poverty and advancing education.
- Ministering holistically by contributing to our members' good mental health and well-being
- Providing comfort to the bereaved

Written on behalf of the Trustees of Stanmore Baptist Church

signed   
Date: 25<sup>th</sup> of May 2022

## **Independent Examiner's Report to the Trustees of Stanmore Baptist Church.**

I report on the accounts of the church for the year ended 31<sup>st</sup> December 2021 which are set out on finance pages of the Annual Report.

### **Respective Responsibilities of Trustees and Examiner**

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act **2011** (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To 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 Commission. An examination includes a review of the accounting records kept by the charity 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 the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

*Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.*

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin Ogilvie  
13 Evelyns Close,  
Hillingdon,  
Middlesex,  
UB8 3LR



24<sup>th</sup> January 2022

• **Statement of Financial Activities**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>						
Incoming resources from generated funds						
Voluntary income	61,988	1,167	—	—	63,155	112,734
Activities for generating funds	47,884	—	—	—	47,884	24,264
Investment income	155	—	—	—	155	636
Incoming resources from charitable activities	—	729	—	—	729	18
Youth	—	—	—	—	—	30
Other incoming resources	10,000	—	—	—	10,000	—
Children	—	79	—	—	79	196
<b>Total income</b>	<b>120,028</b>	<b>1,975</b>	<b>—</b>	<b>—</b>	<b>122,003</b>	<b>137,879</b>
<b>Resources used</b>						
Charitable activities	11,875	2,635	—	—	14,510	16,078
Youth	120	—	—	—	120	376
Children	93	383	—	—	477	9
Related Admin & Support	18,181	—	—	—	18,181	35,543
Other resources used	—	—	—	—	—	1,496
Ministerial Costs	24,208	—	—	—	24,208	92,120
Rental Properties Costs	16,120	—	—	—	16,120	18,349
Church Building Costs	21,606	—	—	—	21,606	11,478
Ministerial Property Costs	9,946	—	—	—	9,946	11,577
Church Building Costs	19,229	—	—	—	19,229	17,400
<b>Total expenditure</b>	<b>121,376</b>	<b>3,018</b>	<b>—</b>	<b>—</b>	<b>124,395</b>	<b>204,427</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(1,349)</b>	<b>(1,043)</b>	<b>—</b>	<b>—</b>	<b>(2,392)</b>	<b>(66,548)</b>
<b>Transfers</b>						
Gross transfers between funds - in	19,081	8,539	—	—	27,620	46,384
Gross transfers between funds - out	(8,539)	(19,081)	—	—	(27,620)	(46,384)
<b>Other recognised gains / losses</b>						
<b>Net movement in funds</b>	<b>9,193</b>	<b>(11,585)</b>	<b>—</b>	<b>—</b>	<b>(2,392)</b>	<b>(66,548)</b>
<b>Total funds brought forward</b>	<b>4,480,090</b>	<b>69,332</b>	<b>—</b>	<b>—</b>	<b>4,549,422</b>	<b>4,615,970</b>
<b>Total funds carried forward</b>	<b>4,489,283</b>	<b>57,747</b>	<b>—</b>	<b>—</b>	<b>4,547,030</b>	<b>4,549,422</b>

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• **Statement of assets and liabilities**

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Intangible assets</b>						
Church Kitchen -	49,626	—	—	—	49,626	45,912
<b>Totals</b>	<b>49,626</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>49,626</b>	<b>45,912</b>
<b>Fixed assets - Investments</b>						
23 Belmont Lane -	231,220	—	—	—	231,220	231,220
87 Abercorn Road -	378,217	—	—	—	378,217	378,217
18 Brunel Court -	325,000	—	—	—	325,000	325,000
<b>Totals</b>	<b>934,437</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>934,437</b>	<b>934,437</b>
<b>Fixed assets - Tangible assets</b>						
Church premises -	2,751,105	—	—	—	2,751,105	2,751,105
77 Belmont Lane -	400,000	—	—	—	400,000	400,000
33 Belmont Lane -	265,000	—	—	—	265,000	265,000
<b>Totals</b>	<b>3,416,105</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>3,416,105</b>	<b>3,416,105</b>
<b>Current assets - Cash at bank and in hand</b>						
Cash in hand -	31	—	—	—	31	42
Santander -	40,405	4,261	—	—	44,666	40,902
COIF -	—	—	—	—	—	5,003
Square One Club Float -	—	—	—	—	—	10
Little Feet float -	—	10	—	—	10	10
<b>Totals</b>	<b>40,436</b>	<b>4,271</b>	<b>—</b>	<b>—</b>	<b>44,707</b>	<b>45,968</b>
<b>Current assets - Investments</b>						
LBPB -	48,678	53,477	—	—	102,155	107,000
<b>Totals</b>	<b>48,678</b>	<b>53,477</b>	<b>—</b>	<b>—</b>	<b>102,155</b>	<b>107,000</b>
<b>Grand total</b>	<b>4,489,283</b>	<b>57,747</b>	<b>—</b>	<b>—</b>	<b>4,547,030</b>	<b>4,549,422</b>

- Fund movement by type**

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>Building - Building Reserve</b>						
Designated	3,508	—	—	—	—	3,508
Sub-total for Building	3,508	—	—	—	—	3,508
<b>DONATIONS - Donations Designated</b>						
Designated	—	—	1,100	1,868	—	768
Sub-total for DONATIONS	—	—	1,100	1,868	—	768
<b>LearnCom - Learning Community</b>						
Designated	248	—	—	—	—	248
Sub-total for LearnCom	248	—	—	—	—	248
<b>LittleFeet - Little Feet</b>						
Designated	694	79	383	—	—	389
Sub-total for LittleFeet	694	79	383	—	—	389
<b>SquareOne - Square One Club</b>						
Designated	2,658	—	—	(10)	—	2,648
Sub-total for SquareOne	2,658	—	—	(10)	—	2,648
<b>Tuesday - Tuesday Fellowship /</b>						
Designated	—	729	237	—	—	492
Sub-total for Tuesday	—	729	237	—	—	492
<b>General - General fund</b>						
Unrestricted	4,480,090	120,028	121,376	10,542	—	4,489,283
Sub-total for General	4,480,090	120,028	121,376	10,542	—	4,489,283
<b>ZPension - Pension reserves</b>						
Designated	61,600	—	—	(12,400)	—	49,200
Sub-total for ZPension	61,600	—	—	(12,400)	—	49,200
<b>Fellowship - Fellowship Fund</b>						
Designated	195	1,167	1,297	—	—	64
Sub-total for Fellowship	195	1,167	1,297	—	—	64
<b>ReFuel - Youth/Students</b>						
Designated	95	—	—	—	—	95
Sub-total for ReFuel	95	—	—	—	—	95
<b>MPC - Alpha etc courses</b>						
Designated	336	—	—	—	—	336
Sub-total for MPC	336	—	—	—	—	336
<b>Grand total</b>	<b>4,549,422</b>	<b>122,003</b>	<b>124,395</b>	<b>—</b>	<b>—</b>	<b>4,547,030</b>

- Analysis of income and expenditure**

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year

- INCOME AND ENDOWMENTS**

- Incoming resources from generated funds - Voluntary income**

Donations	53,448	—	—	—	53,448	76,248
Gift Aid Recovered	8,540	40	—	—	8,580	20,699
Projects (Gift Day)	—	—	—	—	—	13,320
Fellowship Fund Income	—	1,127	—	—	1,127	2,468
Total	61,988	1,167	—	—	63,155	112,734

- Incoming resources from generated funds - Activities for generating funds**

Contributions for use of SBC assets	3,800	—	—	—	3,800	3,575
Property Rental Income	44,084	—	—	—	44,084	20,689
Total	47,884	—	—	—	47,884	24,264

- Incoming resources from generated funds - Investment income**

Bank & Deposit Interest	155	—	—	—	155	636
Total	155	—	—	—	155	636

- Incoming resources from charitable activities**

Tuesday Fellowship / Cafe Connect	—	729	—	—	729	—
Pancake Party	—	—	—	—	—	18
Total	—	729	—	—	729	18

- Incoming resources from charitable activities - Youth**

Youth donations	—	—	—	—	—	30
Total	—	—	—	—	—	30

- Other incoming resources**

Legacies	10,000	—	—	—	10,000	—
Total	10,000	—	—	—	10,000	—

- Children**

Square One Club Income	—	—	—	—	—	114
Little Feet Income	—	79	—	—	79	82
Total	—	79	—	—	79	196
<b>INCOME TOTAL</b>	<b>120,028</b>	<b>1,975</b>	<b>—</b>	<b>—</b>	<b>122,003</b>	<b>137,879</b>

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## • EXPENDITURE

### • Charitable activities

Projects (Gift Day)	—	—	—	—	—	2,633
BU Home Mission	3,384	1,100	—	—	4,484	2,456
LatinLink	2,184	—	—	—	2,184	2,865
At a Loss - Pete & Mandy English	3,267	—	—	—	3,267	3,166
Regular Ministry	2,636	—	—	—	2,636	1,028
Worship Team	—	—	—	—	—	182
Minor Gifts	76	—	—	—	76	—
Hospitality	—	—	—	—	—	48
Fellowship Fund Gifts	—	1,297	—	—	1,297	3,390
Tuesday Fellowship / Cafe Connect	—	237	—	—	237	—
Outreach activities	302	—	—	—	302	(185)
Pancake Party	—	—	—	—	—	402
Light Party	26	—	—	—	26	93
Total	11,875	2,635	—	—	14,510	16,078

### • Charitable activities - Youth

Youth Regular Ministry	120	—	—	—	120	135
Refuel	—	—	—	—	—	241
Total	120	—	—	—	120	376

### • Charitable activities - Children

Children's regular Ministry	93	—	—	—	93	7
Little Feet	—	383	—	—	383	2
Total	93	383	—	—	477	9

### • Related Admin & Support

Cleaner Pay	—	—	—	—	—	1,291
Finance Officer Pay	8,278	—	—	—	8,278	8,251
F.O. Employer NIC	27	—	—	—	27	—
Office Administrator Pay	2,874	—	—	—	2,874	10,700
Other PersDev/Training	113	—	—	—	113	1,187
Photocopying & Printing(external)	—	—	—	—	—	122
Office Supplies	30	—	—	—	30	405
Subscriptions	3,845	—	—	—	3,845	3,715
IT	1,428	—	—	—	1,428	7,128
Photocopying/Printing(Internal)	771	—	—	—	771	972
Mobile & Landline phones	815	—	—	—	815	1,771
Total	18,181	—	—	—	18,181	35,543

### • Other resources used

Mindfulness	—	—	—	—	—	1,496
Total	—	—	—	—	—	1,496

### • Ministerial Costs

Senior Minister Salary	5,466	—	—	—	5,466	32,796
Associate Minister(Anne)	—	—	—	—	—	11,857
Children, Youth, Family Leader (Andreia)	2,265	—	—	—	2,265	19,847
Sen Minister pension costs	5,610	—	—	—	5,610	7,691
Associate Min (Anne) Pension	—	—	—	—	—	1,022
CYFL (Andreia) Pension	33	—	—	—	33	409
SenMin Employer NIC Costs	742	—	—	—	742	1,593
Associate Min (Anne)Employer NIC	—	—	—	—	—	176
CYFL (Andreia) Employer NIC	289	—	—	—	289	740
Community Worker Salary	9,280	—	—	—	9,280	10,880
Community Worker Pension	410	—	—	—	410	186
Community Worker Employer NIC	112	—	—	—	112	112
Assistant Min (Becky)	—	—	—	—	—	197

Assistant Min (Becky) Employer NIC	—	—	—	—	—	3
SenMinister's Supervision	—	—	—	—	—	1,540
Sen Min Prof Dev: Media: Travel	—	—	—	—	—	2,768
CYFW Professional Development	—	—	—	—	—	58
Ministerial Mentoring	—	—	—	—	—	209
Other Ministerial Travel	—	—	—	—	—	37
Total	24,208	—	—	—	24,208	92,120

• **Rental Properties Costs**

23 BL Refurb/Main	2,214	—	—	—	2,214	5,801
87 Abercorn RdMaintenance	6,158	—	—	—	6,158	2,799
18 Brunel Ct - Maintenance	1,913	—	—	—	1,913	2,102
23 BL tax,water,ins	561	—	—	—	561	2,137
87 AR tax,water,ins	3,054	—	—	—	3,054	3,216
18 Brunel Ct - Tax, Water, Ins	328	—	—	—	328	328
23 Belmont Lane - L&H	167	—	—	—	167	216
87 AR L&H	1,723	—	—	—	1,723	1,740
18 Brunel Ct - L & H	—	—	—	—	—	10
Total	16,120	—	—	—	16,120	18,349

• **Rental Properties Costs - Church Building Costs**

Depreciation	21,606	—	—	—	21,606	11,478
Total	21,606	—	—	—	21,606	11,478

• **Ministerial Property Costs**

77BL Maintenance	3,819	—	—	—	3,819	1,069
33 Belmont Lane Maintenance	955	—	—	—	955	974
77 BL-tax,water,ins.	2,336	—	—	—	2,336	3,757
33BL-tax,water,ins	1,896	—	—	—	1,896	3,077
77 Belmont Lane - L&H	417	—	—	—	417	1,500
33 Belmont Lane - L&H	523	—	—	—	523	1,200
Total	9,946	—	—	—	9,946	11,577

• **Church Building Costs**

Church Main/Refurb	4,900	—	—	—	4,900	5,358
Church Refuse & Ins & water	4,130	—	—	—	4,130	3,503
Church Lighting&Heating	10,199	—	—	—	10,199	8,540
Total	19,229	—	—	—	19,229	17,400

<b>EXPENDITURE TOTAL</b>	<b>121,376</b>	<b>3,018</b>	<b>—</b>	<b>—</b>	<b>124,395</b>	<b>204,427</b>
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<b>GRAND TOTAL</b>	<b>(1,349)</b>	<b>(1,043)</b>	<b>—</b>	<b>—</b>	<b>(2,392)</b>	<b>(66,548)</b>
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