



**Annual Report & Financial Statements**  
**for the year ended**  
**31<sup>st</sup> December 2024**

**Registered Charity No. 1130964**

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## 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

Derin Ogunsola  
William Ohene  
Nila Suriakumar  
Julie Bamwo  
Tony Barden  
Geoffrey Rose  
Roshnara Jobsz

### Property Trustees

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

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## Charitable Objectives

Stammore 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

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 at least four times per year and has responsibility for the overall policy of the church. As we are in pastoral transition, we hold Church meetings every other month. 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 do not have a Minister in the period covered by this report. The Trustees (Diaconate) are responsible for the day-to-day running of the church's work, itness, and the financial and legal aspects of the charity. 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

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 meets for activities 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 and a Light Party in October, in conjunction with our local Anglican Church.

We run a 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. 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. We ran various Bible Study courses, such as Alpha which was open to all. 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 remain committed to pursue its mission purposes in 2023.

Following review, Membership was at 60 at the end of 2024.

We continue to take Safeguarding training seriously. We continue to review and look at key policies including annual risk assessments.

## **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.

During this time of pastoral transition, we have only 1 member of staff, who works part-time. Our most significant expenses were the costs of running our regular activities, administrative costs, and upkeep of property. In addition, we gave £18791 to missionary and educational support during 2024 (£20091 in 2023).

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 2024, we received rental income from all 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 surplus on its operational costs of £66506. During the year our pension liability ceased as there is no longer a pension shortfall debt.

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 £271233 (LBPB) in our Reserves at the end of 2024. The main church bank and cash account stood at £62710 at the end of the year (£50020 at the end of 2023).

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

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) 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 to 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: 15:05:2025

### **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 2024 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 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 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



20<sup>th</sup> February 2025

# Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year
<b>Incoming resources</b>						
Incoming resources from generated funds	60,650	1,283	—	—	61,933	58,184
Voluntary income	82,778	8,745	—	—	91,523	82,785
Activities for generating funds	5,887	3,828	—	—	9,715	7,013
Investment income	469	694	—	—	1,163	840
Incoming resources from charitable activities	1,195	—	—	—	1,195	470
Youth	10,000	—	—	—	10,000	—
Other incoming resources	—	114	—	—	114	203
<b>Total income</b>	<b>160,979</b>	<b>14,664</b>	<b>—</b>	<b>—</b>	<b>175,643</b>	<b>149,494</b>
<b>Resources used</b>						
Costs of generating funds	—	4,571	—	—	4,571	6,967
Charitable activities	7,692	11,099	—	—	18,791	20,091
Youth	417	—	—	—	417	488
Children	29	—	—	—	29	309
Related Admin & Support	7,832	—	—	—	7,832	19,452
Ministerial Costs	12,714	32	—	—	12,745	15,285
Rental Properties Costs	10,744	—	—	—	10,744	12,214
Church Building Costs	6,414	—	—	—	6,414	21,606
Ministerial Property Costs	6,180	—	—	—	6,180	4,286
Church Building Costs	41,415	—	—	—	41,415	24,285
<b>Total expenditure</b>	<b>93,435</b>	<b>15,702</b>	<b>—</b>	<b>—</b>	<b>109,137</b>	<b>124,983</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>67,544</b>	<b>(1,037)</b>	<b>—</b>	<b>—</b>	<b>66,506</b>	<b>24,511</b>
<b>Transfers</b>						
Gross transfers between funds - in	9,782	10,895	—	—	20,677	109,422
Gross transfers between funds - out	(10,895)	(9,782)	—	—	(20,677)	(109,422)
Other recognised gains / losses	—	—	—	—	—	—
Net movement in funds	66,430	76	—	—	66,506	24,511
<b>Total funds brought forward</b>	<b>4,496,582</b>	<b>121,397</b>	<b>—</b>	<b>—</b>	<b>4,617,979</b>	<b>4,593,468</b>
<b>Total funds carried forward</b>	<b>4,563,013</b>	<b>121,473</b>	<b>—</b>	<b>—</b>	<b>4,684,486</b>	<b>4,617,979</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	4,563,013	—	—	—	4,563,013	4,496,582
<b>Designated</b>						
Building Reserve	101,414	4,307	—	—	101,414	97,708
Donations Designated	—	4,307	—	—	4,307	3,304
Fellowship Fund	—	1,548	—	—	1,548	325
Little Feet	—	891	—	—	891	777
Pension reserves	—	5,000	—	—	5,000	5,000
Projects General	—	5,277	—	—	5,277	5,272
Refuge Coffee	—	—	—	—	—	5,740
Square One Club	—	2,648	—	—	2,648	2,648
Tuesday Fellowship / Cafe Connect	—	294	—	—	294	530
Youth/Students	—	—	—	—	—	95



## Balance sheet

Class and code	Description	This year	Last year
<b>Fixed assets</b>			
10200	Church premises	2,751,105	2,751,105
10201	77 Belmont Lane	400,000	400,000
10202	33 Belmont Lane	265,000	265,000
10207	23 Belmont Lane	231,220	231,220
10209	87 Abercorn Road	378,217	378,217
10210	18 Brunel Court	325,000	325,000
10215	Church Kitchen	—	6,414
	<b>Total Fixed assets</b>	<b>4,350,542</b>	<b>4,356,956</b>
<b>Current assets</b>			
10400	Loans Outstanding	—	—
10402	Cash in hand	—	1,276
10403	Santander	62,577	48,686
10405	COIF	—	—
10406	LBPB	271,233	211,003
10407	Refuge Coffee Cash	50	48
10411	Square One Club Float	—	—
10413	Little Feet float	83	10
Z05	Accounts Receivable	—	—
	<b>Total Current assets</b>	<b>333,943</b>	<b>261,023</b>
<b>Liabilities</b>			
10600	Sundry creditors	—	—
6699	Agency collections	—	—
Z04	Accounts Payable	—	—
	<b>Total Liabilities</b>	<b>—</b>	<b>—</b>
	<b>Net Asset surplus(deficit)</b>	<b>4,684,486</b>	<b>4,617,979</b>
<b>Reserves</b>			
	Excess / (deficit) to date	66,506	24,511
Z01	Starting balances	4,617,979	4,593,468
Z02	Gains/(losses) on investment assets	—	—
Z03	Gains and losses own use	—	—
	<b>Total Reserves</b>	<b>4,684,486</b>	<b>4,617,979</b>
	<b>Represented by funds</b>		
	Unrestricted	4,563,013	4,496,582
	Designated	121,473	121,397
	Restricted	—	—
	Endowment	—	—
	<b>Total</b>	<b>4,684,486</b>	<b>4,617,979</b>

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Intangible assets</b>						
Church Kitchen -	—	—	—	—	—	6,414
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>6,414</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 -	—	—	—	—	—	1,276
Santander -	51,027	11,550	—	—	62,577	48,686
Refuge Coffee Cash -	50	—	—	—	50	48
Little Feet float -	—	83	—	—	83	10
<b>Totals</b>	<b>51,077</b>	<b>11,633</b>	<b>—</b>	<b>—</b>	<b>62,710</b>	<b>50,020</b>
<b>Current assets - Investments</b>						
LBPB -	161,393	109,840	—	—	271,233	211,003
<b>Totals</b>	<b>161,393</b>	<b>109,840</b>	<b>—</b>	<b>—</b>	<b>271,233</b>	<b>211,003</b>
<b>Grand total</b>	<b>4,563,013</b>	<b>121,473</b>	<b>—</b>	<b>—</b>	<b>4,684,486</b>	<b>4,617,979</b>

## Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
<b>Total</b>						

## INCOME AND ENDOWMENTS

<b>Incoming resources from generated funds - Voluntary income</b>						
Donations	51,191	—	—	—	51,191	49,889
Gift Aid Recovered	9,459	—	—	—	9,459	5,858
Projects (Gift Day)	—	5	—	—	5	2,410
Fellowship Fund Income	—	1,278	—	—	1,278	27
<b>Total</b>	<b>60,650</b>	<b>1,283</b>	<b>—</b>	<b>—</b>	<b>61,933</b>	<b>58,184</b>
<b>Incoming resources from generated funds - Activities for generating funds</b>						
Contributions for use of SBC assets	6,300	100	—	—	6,400	4,785
Refuge Coffee Income	256	8,645	—	—	8,901	7,954
Property Rental Income	76,222	—	—	—	76,222	70,046
<b>Total</b>	<b>82,778</b>	<b>8,745</b>	<b>—</b>	<b>—</b>	<b>91,523</b>	<b>82,785</b>
<b>Incoming resources from generated funds - Investment Income</b>						
Bank & Deposit Interest	5,887	3,828	—	—	9,715	7,013
<b>Total</b>	<b>5,887</b>	<b>3,828</b>	<b>—</b>	<b>—</b>	<b>9,715</b>	<b>7,013</b>
<b>Incoming resources from charitable activities</b>						
Tuesday Fellowship / Cafe Connect	—	694	—	—	694	517

Outreach Income(Other)	469	—	—	—	469	323
Total	469	694	—	—	1,163	840

#### Incoming resources from charitable activities - Youth

Youth donations	1,195	—	—	—	1,195	470
Total	1,195	—	—	—	1,195	470

#### Other incoming resources

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

#### Children

Little Feet Income	—	114	—	—	114	203
Total	—	114	—	—	114	203

<b>INCOME TOTAL</b>	<b>160,979</b>	<b>14,664</b>	<b>—</b>	<b>—</b>	<b>175,643</b>	<b>149,494</b>
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## EXPENDITURE

#### Costs of generating funds

Refuge Coffee expenditure	—	2,682	—	—	2,682	2,596
Refuge Tuk Tuk Running Costs	—	1,889	—	—	1,889	4,371
Total	—	4,571	—	—	4,571	6,967

#### Charitable activities

BU Home Mission	—	5,243	—	—	5,243	5,987
LatinLink	—	2,267	—	—	2,267	2,493
At a Loss - Pete & Mandy English	—	2,505	—	—	2,505	2,086
Regular Ministry	3,557	—	—	—	3,557	5,604
Worship Team	1,000	—	—	—	1,000	349
Alpha/Marriage/Parenting Courses	—	—	—	—	—	745
Minor Gifts	394	—	—	—	394	—
Hospitality	80	—	—	—	80	223
Fellowship Fund Gifts	—	55	—	—	55	538
Tuesday Fellowship / Cafe Connect	—	1,030	—	—	1,030	508
Outreach activities	2,578	—	—	—	2,578	1,483
Pancake Party	43	—	—	—	43	12
Light Party	39	—	—	—	39	63
Total	7,692	11,099	—	—	18,791	20,091

#### Charitable activities - Youth

Youth Regular Ministry	417	—	—	—	417	488
Total	417	—	—	—	417	488

#### Charitable activities - Children

Children's regular Ministry	29	—	—	—	29	223
Little Feet	—	—	—	—	—	86
Total	29	—	—	—	29	309

<b>Related Admin &amp; Support</b>					
Finance Officer Pay	1,291	—	—	—	1,291
Office Administrator Pay	545	—	—	—	545
Other PersDev/Training	519	—	—	—	519
Photocopying & Printing(external)	77	—	—	—	77
Office Supplies	1,496	—	—	—	1,496
Subscriptions	1,831	—	—	—	1,831
IT	229	—	—	—	229
Photocopying/Printing(internal)	884	—	—	—	884
Mobile & Landline phones	961	—	—	—	961
<b>Total</b>	<b>7,832</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>7,832</b>
<b>Ministerial Costs</b>					
Sen Minister pension costs	10	—	—	—	10
Refuge Worker Salary	12,514	—	—	—	12,514
Refuge Worker Employer Pension cost	190	—	—	—	190
Ministerial Mentoring	—	—	—	—	—
<b>Total</b>	<b>12,714</b>	<b>32</b>	<b>—</b>	<b>—</b>	<b>12,745</b>
<b>Rental Properties Costs</b>					
23 BL Refurb/Main	14	—	—	—	14
87 Abercorn Rd/Maintenance	348	—	—	—	348
18 Brunel Ct - Maintenance	1,945	—	—	—	1,945
23 BL tax,water,ins	—	—	—	—	—
87 AR tax,water,ins	2,925	—	—	—	2,925
18 Brunel Ct - Tax, Water, Ins	1,630	—	—	—	1,630
23 Belmont Lane - L&H	365	—	—	—	365
87 AR L&H	3,517	—	—	—	3,517
<b>Total</b>	<b>10,744</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10,744</b>
<b>Rental Properties Costs - Church Building Costs</b>					
Depreciation	6,414	—	—	—	6,414
<b>Total</b>	<b>6,414</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>6,414</b>
<b>Ministerial Property Costs</b>					
77BL Maintenance	321	—	—	—	321
33 Belmont Lane Maintenance	5,760	—	—	—	5,760
77 BL-tax,water,ins	—	—	—	—	—
33BL-tax,water,ins	—	—	—	—	—
33 Belmont Lane - L&H	100	—	—	—	100
<b>Total</b>	<b>6,180</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>6,180</b>
<b>Church Building Costs</b>					
Church Main/Refurb	17,856	—	—	—	17,856
Church Refuse & Ins & water	7,332	—	—	—	7,332
Church Lighting&Heating	16,227	—	—	—	16,227
<b>Total</b>	<b>41,415</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>41,415</b>
<b>EXPENDITURE TOTAL</b>					
	93,435	15,702	—	—	109,137
<b>GRAND TOTAL</b>	<b>67,544</b>	<b>(1,037)</b>	<b>—</b>	<b>—</b>	<b>66,506</b>
					24,511