

BALHAM BAPTIST CHURCH

England & Wales · Charity number 1131915

Details

Other names	BALHAM BAPTIST CHURCH
Status	Registered
Legal form	Other
Registered	2009-09-29
Register	View on the Charity Commission register

Contact

Address	Balham Baptist Church 21 Ramsden Road London SW12 8QX
Phone	02082656626
Email	info@balhambaptist.co.uk
Website	www.balhambaptist.co.uk

Activities

Objects: 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.

Activities: The principal purpose of the Church is the advancement of the Christian faith. The major ways it has sought to do this are:- promoting and supporting practical projects to alleviate needs and suffering,- promoting the spreading of the gospel,- promoting and developing community cohesion

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Amateur Sport, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Wandsworth

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£301,031	£348,567	-	-
2023-12-31	£294,886	£318,232	-	-
2022-12-31	£287,613	£296,602	-	-
2021-12-31	£287,613	£296,602	-	-
2020-12-31	£229,075	£261,369	-	-

Trustees

Name	Role	Appointed
Charles Hassell		2025-06-29
Joanna Herbert		2025-06-29
Maria Brown		2013-11-18
Peter James		2024-01-01
STEVE ROUSE		
Sharon James		2025-06-29

Accounts

REGISTERED CHARITY NUMBER: 1131915

**Report of the Trustees and
Financial Statements for the Year Ended
31 December 2024
for
Balham Baptist Church**

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATION DETAILS

Charity name

Balham Baptist Church

Registered Charity number

1131915

Principal address

21 Ramsden Road
Balham
London
SW12 8QX

Trustees

Rev Peter James (Pete Herbert-James) – Minister, Fellowship Leader

Rev Steve Rouse, Chair – Minister

Ms Maria Brown – Light Team member

Mrs Christine Julian-Huxley – Safeguarding

Independent Examiner

Jackie Wellington
13 Lancing Road
Orpington
Kent
BR6 0QS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. Trustees are elected from membership.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Balham Baptist Church's core values:

we are **L**ed by God and seek to point others towards him;

we **I**nvest in one another;

we are a diverse **F**amily;

we **E**quip each other for our frontlines.

Main activities and achievements

Main activities and achievements

2024 marked a special year in the life of Balham Baptist church as we celebrated our 150th anniversary. As part of recognising this significant moment in our life as a church we adopted the phrase 'Blessed to be a Blessing' as one to guide us through the year. We believe this



phrase not only encapsulates the overarching story of the Bible - beginning with God's call to Abraham in Genesis 12 and finding fulfilment in Jesus' commissioning to his disciples - but we recognise it as a consistent thread in the life and story of Balham Baptist Church since our birth in 1874. We are a people who have been blessed by God, in the person of Jesus, in order that we might be a blessing to the world around us, with this good news.

One way in which we sought to explore and embed this theme in the life of the church throughout 2024 was through our different Sunday teaching series. After beginning the year with our annual LIFE series and Covenant Sunday, through the Spring we journeyed through Jesus' teaching in the Beatitudes, *The Good Life*, reflecting on how Jesus used this biblically rich term of blessed. We then explored how Jesus' teaching on this 'good life' was revealed through his own life with our series *Encounters with Jesus* that took us through the summer before our Autumn teaching series *Living in God's Story* encouraged us to consider God's mission, revealed through the Bible story, and consider our own place as part of this today.



Alongside these different teaching series, we also marked our 150th year in a variety of other ways throughout 2024, beginning with a trip to the Big Church Festival in May, followed by our Baby Boomer Reunion in August and culminating with our 150th Anniversary Sunday Celebration in November. This special Anniversary Sunday Celebration brought together both present and past members of Balham Baptist Church, along with members and leaders from other local churches, Bonneville Baptist Church and Bedford Hill Baptist Church, in a wonderful time of celebration, food, fun and fellowship. We also sought to practically model our phrase for 2024 through such practices as our £1.50 for 150 initiative which raised money each month for a wide range of different individuals and projects both across the UK and globally.

In addition to these events and initiatives specifically related to our 150th year, we also marked other significant moments in our church calendar through the year, including our Easter weekend activities (with an ecumenical witness in central Balham), our Church Family Summer Picnic, Schoolbag Sunday and Harvest celebrations, and our Advent and Christmas activities. July also saw approximately twenty-five BBC leaders and volunteers complete the BUGB Level 2 Safeguarding Training.



Whilst 2024 was a year to remember God's faithfulness throughout the previous 150 years, it was also an opportunity to continue praying and exploring where God is leading us as a church in the years to come. 2024 marked a year of change as we welcomed Pete Herbert-James to serve as a minister with the church, alongside Steve Rouse. Pete, along with his wife Jo, joined the church family early in Spring, with his ordination and induction service taking place in April. It was an afternoon of celebration, fellowship and fun with members of Balham Baptist being joined by our wider church family from across London and beyond, representing areas in which both Pete and Jo have both lived and served in different ministries.



As with previous years, throughout 2024, our building continued to be the source of much life as we hosted and partnered with a large number of external groups and organisations, as well as those ministries and activities that form part of the worship and ministry of the church community itself. As with previous years we continued to work hard to blend boundaries between these different aspects of

Balham Baptist Church life, build relationships between the different parts of our community, and create space for those who use our building from Monday-Saturday to connect with those who primarily gather on a Sunday morning.

With the joys and celebration of these different activities, 2024 was also a year in which a number of loved members of our Balham Baptist family went to be with the Lord. Each of these lives passed offered an opportunity for us to give thanks to God for those who mean so much to our church family, to be reminded of the legacy that they leave us, and to be inspired in what it means to faithfully follow Jesus. We continue to remember their families and loved ones in our thoughts and prayers.

In addition to existing church ministries and initiatives in November we were also excited to officially launch as a Beacon Church, in partnership with Restored. As a Restored Beacon Church we have become part of a network of churches that is committed to highlighting the prevalence and reality of domestic abuse and violence in society, as well as seeking to provide a safe space for survivors to access practical and emotional support, via signposting, to assist in their recovery. We celebrated the launch of this new initiative with a special service in late November.



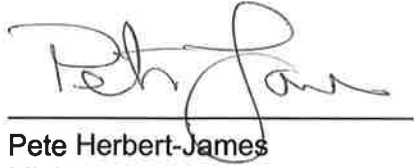
Alongside this as a church we continued to support a variety of other causes, projects and organisations through the year as part of our wider vision and purpose. As in previous years the charity Ella's continued to serve as a key partner, and focus of our support, with our a proportion of our coffee hub income, once again raising a significant amount during the year, along with the opportunity to raise awareness and further support through our Christmas Campaign. We also continued to provide financial support to other partners including, BMS World Mission, Baptist Union Home Mission and Street Pastors.

As 2024 drew to a close we were able to gather together at the end of the year as part of our annual Watchnight Gathering to give thanks for God's faithfulness through the year, and pray together at the outset of a new year, expectant for all that lies ahead as we look to where God will lead us next as part of His story of restoration and renewal in His world.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

A handwritten signature in black ink, appearing to read 'Pete Herbert-James', written over a horizontal line.

Pete Herbert-James
Minister
June 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BALHAM BAPTIST CHURCH

I report on the accounts for the year ended 31 December 2024 set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed



Jackie Wellington
Chartered Accountant
13 Lancing Road
Orpington
Kent
BR6 0QS

June 2025

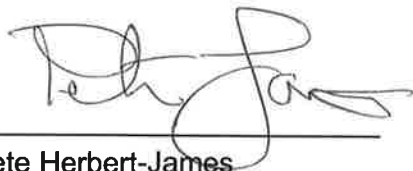
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds	Restricted fund	2024 Total funds	2023 Total funds
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		298,379	-	298,379	293,007
Investment income		2,652	-	2,652	1,879
		<u>301,031</u>	<u>-</u>	<u>301,031</u>	<u>294,886</u>
RESOURCES EXPENDED					
Charitable activities					
Resources Expended on Charitable Activities		205,646	-	205,646	199,205
Support costs		136,945	-	136,945	111,435
Governance costs		5,976	-	5,976	7,592
		<u>348,567</u>	<u>-</u>	<u>348,567</u>	<u>318,232</u>
NET INCOMING/(OUTGOING) RESOURCES		(47,536)	-	(47,536)	(23,346)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,866,087</u>	<u>73,023</u>	<u>1,939,110</u>	<u>1,962,456</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,818,551</u></u>	<u><u>73,023</u></u>	<u><u>1,891,574</u></u>	<u><u>1,939,110</u></u>

BALANCE SHEET AT 31 DECEMBER 2024

	Notes	Unrestricted funds	Restricted fund	2024 Total funds	2023 Total funds
FIXED ASSETS					
Tangible assets		1,561,752	73,023	1,634,775	1,656,790
		<u>1,561,752</u>	<u>73,023</u>	<u>1,634,775</u>	<u>1,656,790</u>
CURRENT ASSETS					
Cash in hand		257,549	-	257,549	283,070
CREDITORS					
Amounts falling due within one year 6		(750)	-	(750)	(750)
		<u>(750)</u>	<u>-</u>	<u>(750)</u>	<u>(750)</u>
NET CURRENT ASSETS		<u>256,799</u>	<u>-</u>	<u>256,799</u>	<u>282,320</u>
TOTAL ASSETS					
LESS CURRENT LIABILITIES		<u>1,818,551</u>	<u>73,023</u>	<u>1,891,574</u>	<u>1,939,110</u>
NET ASSETS		<u><u>1,818,551</u></u>	<u><u>73,023</u></u>	<u><u>1,891,574</u></u>	<u><u>1,939,110</u></u>
FUNDS					
	7				
Unrestricted funds				1,818,551	1,866,087
Restricted fund				73,023	73,023
				<u>1,891,574</u>	<u>1,939,110</u>
TOTAL FUNDS				<u><u>1,891,574</u></u>	<u><u>1,939,110</u></u>

The financial statements are approved by the Board of Trustees and are signed on its behalf by:



Pete Herbert-James
Minister
June 2025

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. BASIS OF PREPARATION

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

2. ACCOUNTING POLICIES

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - 2% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

4. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	142,811	139,437
Employer's National Insurance costs	2,961	2,439
Employer's contribution to pension schemes	7,843	7,642
	<u>153,615</u>	<u>149,518</u>

The average monthly number of employees during the year was as follows:

2024	2023
<u>6</u>	<u>8</u>

No employees received emoluments in excess of £60,000.

5. TANGIBLE FIXED ASSETS

	Freehold property £
Cost	
At 1 January 2024	2,142,408
At 31 December 2024	<u>2,163,666</u>
Depreciation	
At 1 January 2013	33,500
At 1 January 2014	39,747
At 1 January 2015	39,747
At 1 January 2016	40,013
At 1 January 2017	40,013
At 1 January 2018	40,934
At 1 January 2019	41,170
At 1 January 2020	41,395
At 1 January 2021	41,940
At 1 January 2022	41,940
At January 2023	42,371
At January 2024	42,848
Charge for year	<u>43,273</u>
At 31 December 2024	528,891
Net book value	
At 31 December 2024	<u>1,634,775</u>
At 31 December 2023	<u>1,656,790</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
The Turtle Trust/ The John Bradford Trust	750	750
	<u>750</u>	<u>750</u>

7. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	1,866,087	(47,536)	1,818,551
	<u>1,889,433</u>		<u>1,818,551</u>
Restricted funds			
Restricted	<u>73,023</u>	<u>-</u>	<u>73,023</u>
TOTAL FUNDS	<u>1,939,110</u>	<u>(47,536)</u>	<u>1,891,574</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	301,031	348,567	(47,536)
TOTAL FUNDS	<u>301,031</u>	<u>348,567</u>	<u>(47,536)</u>

8. 150 YEARS CELEBRATION

To celebrate the Church Anniversary of 150 years, a special offering was set up for people to give £1.50 and this was sent off to various people and charities.

Income raised £1,320

Donations made to

Pastor Andreas	£250
Samaritans	£150
Hurricane Beryl Appeal	£150
Wycliffe	£150
Little Village	£150
Wimbledon Dons	£150
Wandsworth Welcomes Refugees	£150
BMS	£170

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 £	2023 £
INCOMING RESOURCES		
Income		
Weekly Offerings	59,420	62,853
Gift aid	1,630	418
Lettings Income	223,547	213,089
Legacies/Gifts	1,000	5,000
Donations to Church Activities	12,782	11,647
	<u>298,379</u>	<u>293,007</u>
Investment income		
Interest on savings	2,652	1,879
	<u>2,652</u>	<u>1,879</u>
Total incoming resources	301,031	294,886
RESOURCES EXPENDED		
Charitable activities		
Ministers' Stipends (incl Housing allowance)	76,467	74,976
Other Staff Salaries	66,345	64,461
Employer's NI and Pensions (incl Deficit contribution)	10,804	10,081
Ministers' expenses	1,268	2,512
Manse running cost	5,237	4,292
Purpose Areas	6,438	6,295
Youth work	749	943
Seniors work	596	174
Big Church Day Out	3,440	-
Equipment Purchases	1,139	10,613
BMS World Mission	7,500	7,000
Home Mission	7,500	7,000
Street Pastors	2,500	2,100
Ella's Home	4,000	3,500
Ella's Home – Coffee Hub and other donations	5,075	-
Way4ward	-	2,250
Restored Beacon	2,500	-
Other Donations	-	250
Fees, Subscriptions & Licences	4,088	2,758
	<u>205,646</u>	<u>199,205</u>

Balham Baptist Church

	2024 £	2023 £
Governance		
Accountancy fee	250	250
Other professional fees	5,726	7,342
	<u>5,976</u>	<u>7,592</u>
 Support costs - Management		
Rates and water	2,350	1,208
Insurance	8,386	7,986
Light and heat	22,034	15,815
Telephone & Broadband	1,963	924
Office and General Expenses	8,606	8,279
Refuse collection	3,049	2,618
Repairs, maintenance, cleaning	46,684	26,595
Manse repairs and maintenance	600	5,162
Depreciation – Freehold property	43,273	42,848
	<u>136,945</u>	<u>111,435</u>
 Total resources expended	<u>348,567</u>	<u>318,232</u>
 Net (expenditure)/income	<u>(47,536)</u>	<u>(23,346)</u>

Accounts

Balham Baptist Church

REGISTERED CHARITY NUMBER: 1131915

Report of the Trustees and
Financial Statements for the Year Ended
31 December 2023
for
Balham Baptist Church

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

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REFERENCE AND ADMINISTRATION DETAILS

Charity name

Balham Baptist Church

Registered Charity number

1131915

Principal address

21 Ramsden Road
Balham
London
SW12 8QX

Trustees

Rev Steve Rouse, Chair – Minister, Fellowship Leader
Ms Maria Brown – Ministry Leader/Light Team member
Mrs Christine Julian-Huxley – Light Team member

Rev Jim Sutton – Minister (Resigned – September 2023)
Mr Ogemdi Ekwegh – Light Team member (Resigned – August 2023)

Independent Examiner

Jackie Wellington
13 Lancing Road
Orpington
Kent
BR6 0QS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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Risk management

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OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Balham Baptist Church's core values:

we are **L**ed by God and seek to point others towards him;

we **I**nvest in one another;

we are a diverse **F**amily;

we **E**quip each other for our frontlines.

Main activities and achievements

Our theme for 2023 has been based around the words of Isaiah 55:3, *"Come to me with your ears wide open. Pay attention and you will find life"*. This is a passage that finds deep resonance with our church's Core Values, as we seek to be a community that both knows, experiences *and* shares the fullness of life that God offers this world.

One way in which we sought to embed this theme within the life of our church family life across the year, was to create an online music playlist ('Ears Wide Open'), which comprised tracks, hymns and songs chosen by members from right across our church family. The intention was to help us all better connect with God throughout the year, and has proved a wonderful opportunity for us to listen and learn from how God might have spoken to each of us.

Overall, 2023 presented a year of continued rebuilding and growth as a church community and our ongoing ministry, following the different challenges brought about by Covid in recent, previous years. 2023 also represented a year of significant change in the life of Balham Baptist Church, particularly in relation to our leadership.

Throughout 2023 our building was once again the source of much life as we hosted and partnered with a large number of external groups and organisations, alongside those ministries and activities that formed part of the worship and ministry of the church community itself. As in previous years we continued to work hard to blend boundaries between these different aspects of Balham Baptist Church life, build relationships between the different parts of our community, and create space for those who use our building from Monday-Saturday to connect with those who primarily gather on a Sunday morning. It was encouraging to see not only the continued growth in use of our spaces, particularly the Hub and Hangout, but also the integration and connection between various groups and communities using the different spaces.

Whilst there was no significant work carried out on the church buildings through 2023, we did continue to pursue ways to make our spaces a place of welcome for all who use them, and remain encouraged by the positive feedback that so many provide about their use of our church.

As a church we have continued to support a number of causes through the year as part of our wider vision and purpose. As in previous years the charity Ella's continued to be a key partner, and focus of our support, with our coffee hub donating 50p from every hot drink sold, once again raising a significant amount during the year, along with the opportunity to raise awareness and support. We also continued to provide some financial support to BMS World Mission, Baptist Union Home Mission and Way4Ward, and Street Pastors.

Across the year, as part of our Sunday Gatherings, we sought to deepen our relationship with God and with one another, as well as be equipped to serve God's World by journeying through a number of series together, including those shaped around various books of the Bible (such as Philipians and Ephesians), as well as more thematically based series, such as 'FAITH', 'Time To Rest' and 'Confidence'. Sunday Gatherings also provided opportunities to mark and celebrate significant moments in the life of our growing church family including dedications, and baptisms which offered cause for celebration. As one example of this we were delighted to host three baptisms towards the end of 2023 which serve as a reminder of God's ongoing work in and through our community.

As mentioned above 2023 has also represented a year of significant change for Balham Baptist Church, particularly in the area of leadership. In June we were delighted to celebrate the Ordination of Ogemdi Ekwegh (ND) as a newly accredited Baptist minister, following his three years training with Spurgeon's College and serving as a Minister in Training with BBC. Having come to faith as part of our church community, followed by a later calling into accredited ministry, it was with a mixture of sadness but also great joy that we were able to support and bless ND, his wife Emma and their two sons, as they followed God's calling to leave Balham in September as ND took up the post of minister with Olton Baptist Church. Alongside this, 2023 also brought a farewell to our full-time minister Jim Sutton, along with his wife Sarah, and their two children moved to Australia in the early Autumn in order to be closer to family living there. Again, having welcomed Jim and Sarah into the church over a decade ago, and journeying with Jim through ministry training and accreditation as a Baptist minister, it is with a sense of deep thankfulness to God that we remember the legacy of his ministry and the fellowship of both families as part of our church story.

Following the departure of both Nd and Jim as leaders (and as trustees) respectively, the church drew together to discuss, pray and discern God's leading for the appointment of a new, full-time minister to serve alongside Steve and wider staff and leadership team. Following this season of discernment as a church community in November we were delighted to offer the invitation for newly accredited Baptist minister Pete Herbert-James to serve in this post, and join our church family along with his wife Jo. Pete offered a familiar face for some of the church having previously served in London with both King's Cross Baptist Church and London Baptists. This appointment marks another exciting chapter in the life of Balham Baptist Church and an opportunity to give thanks to God for His continued faithfulness to us as a church.

As we continue with our calling and focus on bringing life to all those we are excited to enter into 2024 in which Balham Baptist Church will enter its 150th year of life. This brings the wonderful reminder of God's faithfulness and provision for us as a church over many years, and the reminder that we serve God's bigger story of restoration and renewal in His world.

FINANCIAL REVIEW

The trustees do not have a reserves policy.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

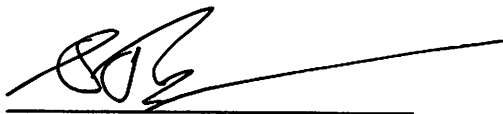
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

A handwritten signature in black ink, appearing to be 'SR', is written over a horizontal line.

Steve Rouse
Minister
May 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BALHAM BAPTIST CHURCH

I report on the accounts for the year ended 31 December 2023 set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed



Jackie Wellington
Chartered Accountant
13 Lancing Road
Orpington
Kent
BR6 0QS

15 May 2024

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted funds	Restricted fund	2023 Total funds	2022 Total funds
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		293,007	-	293,007	271,444
Investment income		1,879	-	1,879	208
		<u>294,886</u>	<u>-</u>	<u>294,886</u>	<u>271,652</u>
RESOURCES EXPENDED					
Charitable activities					
Resources Expended on Charitable Activities		199,205	-	199,205	199,878
Support costs		111,435	-	111,435	95,105
Governance costs		7,592	-	7,592	7,134
		<u>318,232</u>	<u>-</u>	<u>318,232</u>	<u>302,117</u>
NET INCOMING/(OUTGOING) RESOURCES			-	(23,346)	(30,645)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,866,087</u>	<u>73,023</u>	<u>1,939,110</u>	<u>1,962,456</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,866,087</u></u>	<u><u>73,023</u></u>	<u><u>1,939,110</u></u>	<u><u>1,992,456</u></u>

BALANCE SHEET AT 31 DECEMBER 2023

	Notes	Unrestricted funds	Restricted fund	2023 Total funds	2022 Total funds
FIXED ASSETS					
Tangible assets		<u>1,583,767</u>	<u>73,023</u>	<u>1,656,790</u>	<u>1,675,782</u>
		1,583,767	73,023	1,656,790	1,675,782
CURRENT ASSETS					
Cash in hand		283,070	-	283,070	287,424
CREDITORS					
Amounts falling due within one year 6		<u>(750)</u>	<u>-</u>	<u>(750)</u>	<u>(750)</u>
NET CURRENT ASSETS		<u>282,320</u>	<u>-</u>	<u>282,320</u>	<u>286,674</u>
TOTAL ASSETS					
LESS CURRENT LIABILITIES		<u>1,866,087</u>	<u>73,023</u>	<u>1,939,110</u>	<u>1,962,456</u>
NET ASSETS		<u>1,866,087</u>	<u>73,023</u>	<u>1,939,110</u>	<u>1,962,456</u>
FUNDS					
	7				
Unrestricted funds				1,866,087	1,889,433
Restricted fund				<u>73,023</u>	<u>73,023</u>
TOTAL FUNDS				<u>1,939,110</u>	<u>1,962,456</u>

The financial statements are approved by the Board of Trustees and are signed on its behalf by:



 Steve Rouse
 Minister
 May 2024

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. BASIS OF PREPARATION

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

2. ACCOUNTING POLICIES

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - 2% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

4. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	139,437	133,839
Employer's National Insurance costs	2,439	2,881
Employer's contribution to pension schemes	7,642	11,593
	<u>149,518</u>	<u>148,313</u>

The average monthly number of employees during the year was as follows:

2023	2022
8	8
<u>8</u>	<u>8</u>

No employees received emoluments in excess of £60,000.

5. TANGIBLE FIXED ASSETS

	Freehold property £
Cost	
At 1 January 2023	2,142,408
At 31 December 2023	<u>2,118,552</u>
Depreciation	
At 1 January 2013	33,500
At 1 January 2014	39,747
At 1 January 2015	39,747
At 1 January 2016	40,013
At 1 January 2017	40,013
At 1 January 2018	40,934
At 1 January 2019	41,170
At 1 January 2020	41,395
At 1 January 2021	41,940
At 1 January 2022	41,940
At January 2023	42,371
Charge for year	<u>42,848</u>
At 31 December 2023	485,618
Net book value	
At 31 December 2023	<u>1,656,790</u>
At 31 December 2022	<u>1,675,782</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
The Turtle Trust/ The John Bradford Trust	750	750
	<u>750</u>	<u>750</u>

7. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	1,889,433	(23,346)	1,866,087
	<u>1,889,433</u>		<u>1,866,087</u>
Restricted funds			
Restricted	73,023	-	73,023
	<u>73,023</u>		<u>73,023</u>
TOTAL FUNDS	<u>1,962,456</u>		<u>1,939,110</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	294,886	318,232	(23,346)
	<u>294,886</u>	<u>318,232</u>	<u>(23,346)</u>
TOTAL FUNDS	<u>294,886</u>	<u>318,232</u>	<u>(23,346)</u>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
INCOMING RESOURCES		
Voluntary income		
Weekly Offerings	62,853	67,118
Gift aid	418	10,992
Lettings Income	213,089	186,004
Legacies/Gifts	5,000	-
Donations to Church Activities	11,647	7,329
	<u>293,007</u>	<u>271,444</u>
Investment income		
Interest on savings	1,879	208
	<u>1,879</u>	<u>208</u>
Total incoming resources	294,886	271,652
 RESOURCES EXPENDED		
Charitable activities		
Ministers' Stipends (incl Housing allowance)	74,976	84,403
Other Staff Salaries	64,461	49,436
Employer's NI and Pensions (incl Deficit contribution)	10,081	14,474
Ministers' expenses	2,512	1,976
Manse running cost	4,292	2,615
Purpose Areas	6,295	4,962
Youth work	943	835
Seniors work	174	587
Equipment Purchases	10,613	13,303
BMS World Mission	7,000	7,000
Home Mission	7,000	7,000
Street Pastors	2,100	2,100
Ella's Home	3,500	3,500
Way4ward	2,250	3,500
Other Donations	250	-
Fees, Subscriptions & Licences	2,758	4,187
	<u>199,205</u>	<u>199,878</u>

Balham Baptist Church

	2023 £	2022 £
Governance		
Accountancy fee	250	250
Other professional fees	7,342	6,884
	<u>7,592</u>	<u>7,134</u>
 Support costs - Management		
Rates and water	1,208	337
Insurance	7,986	7,601
Light and heat	15,815	12,471
Telephone & Broadband	924	1,088
Office and General Expenses	8,279	6,055
Refuse collection	2,618	2,723
Repairs, maintenance, cleaning	26,595	21,398
Manse repairs and maintenance	5,162	1,061
Depreciation – Freehold property	42,848	42,371
	<u>111,435</u>	<u>95,105</u>
 Total resources expended	<u>318,232</u>	<u>302,117</u>
 Net (expenditure)/income	<u>(23,346)</u>	<u>(30,465)</u>

BALHAM BAPTIST CHURCH

England & Wales - Charity number 1131915

Accounts

Balham Baptist Church

REGISTERED CHARITY NUMBER: 1131915

Report of the Trustees and
Financial Statements for the Year Ended
31 December 2022
for
Balham Baptist Church

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Page
Report of the Trustees	3
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10
Detailed Statement of Financial Activities	13

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATION DETAILS

Charity name

Balham Baptist Church

Registered Charity number

1131915

Principal address

21 Ramsden Road
Balham
London
SW12 8QX

Trustees

Rev Steve Rouse, Chair – Minister, Fellowship Leader
Rev Jim Sutton – Minister
Ms Maria Brown – Ministry Leader/Light Team member
Mrs Christine Julian-Huxley – Light Team member
Mr Ogemdi Ekwegh – Light Team member

Independent Examiner

Jackie Wellington
13 Lancing Road
Orpington
Kent
BR6 0QS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. Trustees are elected from membership.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Balham Baptist Church's core values:

we are **L**ed by God and seek to point others towards him;

we **I**nvest in one another;

we are a diverse **F**amily;

we **E**quip each other for our frontlines.

Main activities and achievements

Our focus in 2022 has been around *HOPE* and the words of Psalm 27:13 "We will see God's goodness here and now. Have Courage, Trust Him". This came about from conversations as a congregation at the beginning of the year – there was a resounding feeling that in the year ahead it seemed important for church communities (and ours) to be those who held onto a sense of hope. How little we knew about how apt that would be.

As a community we began the year hopeful of rebuilding in a post-covid landscape, as we experienced the freedom from restrictions with seemingly the tail-end of the virus' impact on the wane. Yet the new challenges were revealed in the first few months of 2022 with the invasion of Ukraine and the connected rapid increase in the costs of food, fuel and energy.

In the light of these events we did our best to respond to the community around us. Throughout the year our response to the growing cost of living crisis has included having a regular supply of supermarket vouchers that can be freely obtained by anyone – either for themselves or for another. It has also included developing our buildings to provide a free-to-access "Hangout" space, in particular for those in the colder months who are looking for a warm space to come and avoid having to put their own heating on at home.

During the year this mindset of seeking to support the needs of the surrounding community also led to starting a free co-working space in September, open one day a week for those in the area. This was driven by a desire to support those working from home, giving an option for them to work within a warm environment (with good wifi – another development this year had been the increased speed of broadband delivered to our buildings), without having to heat their homes continually.

Throughout 2022 our buildings continued to be a busy place with a large number of external groups and activities taking place alongside those forming part of the worship and ministry of the church community. We have increasingly worked to blend the boundaries between those who interact with our buildings Monday-Saturday, and those who are more likely to turn up on a Sunday morning for our gathered worship. This has involved experimenting with shared reflective activities accessible on every day of the week (for example contributing their feelings and reflections to an open large panel following the death of the Queen), as well as seeing a number of people from the "Sunday church" crowd engaging more during the rest of the week, for example by having a coffee within our buildings and connecting with others in the space.

To these ends we have also been ensuring that our buildings are fit-for-purpose. In 2022 this has involved replacing the large boiler which had heated our two largest rooms for several decades but had become temperamental. This meant the risk of those who were physically vulnerable (both the very young and the very old) being in a cold space, which was not acceptable. The old boiler was therefore replaced with two new boilers, which also should be more economical in the long-term. This has also begun conversations about the energy efficiency of the buildings, with a view in the future to replace current lighting with LEDs, as

well as to explore the potential for installing solar panels, and increasing the insulation in our larger spaces where possible.

During the year we have seen connections and relationships grow between others, catalysed by people's shared interactions within our buildings. It has been fantastic being a part of the connections and getting a real sense of community within our buildings. There are a large number of groups for pre-school children in our buildings and it has been a real privilege seeing people find support and friendship through taking part in them.

Within our organised worshipping church life, we have seen our small discipleship groups – Life Groups – find new ways of being, with some groups remaining online and others beginning to meet physically again. There have been new groups born and experimented with, as well as running an Alpha course towards the end of the year.

In our Sunday-gathered worship we have had a number of different series across the year. These have included exploring Mark's gospel, wrestling with our year's focus on HOPE, thinking about *Family Matters* and the things that influence church (and family) life, as well as a very popular series *Let's Talk* which explored topics such as mental health, sexuality and racism. We continue to seek God's leading and direction together, and finding support in the gathered community, as well as journeying with a number of local families through life events, hosting a significant number of funerals, as well as dedications.

As a church we have continued to support a number of causes. This includes *Elia's* to whom our coffee hub continues to donate 50p from every hot drink sold, raising a significant amount during the year, as well as raising awareness and support. We have also provided some financial support to BMS World Mission, Baptist Union Home Mission and Way4Ward.

We continue with our calling and focus on bringing life to all those we come into contact with, whether a part of our worshipping church community, those who interact with our buildings and the wider Balham area, as well as all the places we as individuals find ourselves during the week.

FINANCIAL REVIEW

The trustees do not have a reserves policy.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees



Jim Sutton
Minister
30 September 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BALHAM BAPTIST CHURCH

I report on the accounts for the year ended 31 December 2022 set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed



Jackie Wellington
Chartered Accountant
13 Lancing Road
Orpington
Kent
BR6 0QS

30 September 2023

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted funds	Restricted fund	2022 Total funds	2021 Total funds
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		271,444	-	271,443	287,589
Investment income		208	-	208	24
		<u>271,652</u>	<u>-</u>	<u>271,652</u>	<u>287,613</u>
RESOURCES EXPENDED					
Charitable activities					
Resources Expended on Charitable Activities		199,878	-	199,878	201,816
Support costs		95,105	-	95,105	88,082
Governance costs		7,134	-	7,134	6,704
		<u>302,117</u>	<u>-</u>	<u>302,117</u>	<u>296,602</u>
NET INCOMING/(OUTGOING) RESOURCES		(30,645)	-	(30,645)	(8,989)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,889,433</u>	<u>73,023</u>	<u>1,962,456</u>	<u>1,992,557</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,889,433</u></u>	<u><u>73,023</u></u>	<u><u>1,962,456</u></u>	<u><u>1,992,557</u></u>

BALANCE SHEET AT 31 DECEMBER 2022

	Notes	Unrestricted funds	Restricted fund	2022 Total funds	2021 Total funds
FIXED ASSETS					
Tangible assets	5	<u>1,602,759</u>	<u>73,023</u>	<u>1,675,782</u>	<u>1,696,597</u>
		1,602,759	73,023	1,675,782	1,696,597
CURRENT ASSETS					
Cash in hand		287,424	-	287,424	296,710
CREDITORS					
Amounts falling due within one year 6		<u>(750)</u>	<u>-</u>	<u>(750)</u>	<u>(750)</u>
NET CURRENT ASSETS		<u>286,674</u>	<u>-</u>	<u>286,674</u>	<u>295,960</u>
TOTAL ASSETS					
LESS CURRENT LIABILITIES		<u>1,889,433</u>	<u>73,023</u>	<u>1,962,456</u>	<u>1,992,557</u>
NET ASSETS		<u>1,889,433</u>	<u>73,023</u>	<u>1,962,456</u>	<u>1,992,557</u>
FUNDS	7				
Unrestricted funds				1,889,433	1,919,534
Restricted fund				<u>73,023</u>	<u>73,023</u>
TOTAL FUNDS				<u>1,962,456</u>	<u>1,992,557</u>

The financial statements are approved by the Board of Trustees and are signed on its behalf by:



Jim Sutton
Minister
30 September 2023

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. BASIS OF PREPARATION

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

2. ACCOUNTING POLICIES

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - 2% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	133,839	128,775
Employer's National Insurance costs	2,881	2,853
Employer's contribution to pension schemes	11,593	13,535
	<u>148,313</u>	<u>145,163</u>

The average monthly number of employees during the year was as follows:

2022	2021
<u>8</u>	<u>8</u>

No employees received emoluments in excess of £60,000.

5. TANGIBLE FIXED ASSETS

	Freehold property £
Cost	
At 1 January 2022	2,096,996
At 31 December 2022	<u>2,118,552</u>
Depreciation	
At 1 January 2013	33,500
At 1 January 2014	39,747
At 1 January 2015	39,747
At 1 January 2016	40,013
At 1 January 2017	40,013
At 1 January 2018	40,934
At 1 January 2019	41,170
At 1 January 2020	41,395
At 1 January 2021	41,940
At 1 January 2022	41,940
Charge for year	<u>42,371</u>
At 31 December 2022	442,770
Net book value	
At 31 December 2022	<u>1,675,782</u>
At 31 December 2021	<u>1,696,597</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
The Turtle Trust/ The John Bradford Trust	750	750
	<u>750</u>	<u>750</u>

7. MOVEMENT IN FUNDS

	At 1/1/22	Net movement in funds	At 31/12/22
	£	£	£
Unrestricted funds			
General fund	1,919,534	(30,465)	1,889,433
	<u>1,919,534</u>	<u>(30,465)</u>	<u>1,889,433</u>
	1,919,534	(30,465)	1,889,433
Restricted funds			
Restricted	73,023	-	73,023
	<u>73,023</u>	<u>-</u>	<u>73,023</u>
TOTAL FUNDS	<u>1,992,557</u>	<u>(30,465)</u>	<u>1,962,456</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	271,652	302,117	(30,465)
	<u>271,652</u>	<u>302,117</u>	<u>(30,465)</u>
TOTAL FUNDS	<u>271,652</u>	<u>302,117</u>	<u>(30,465)</u>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
INCOMING RESOURCES		
Voluntary income		
Weekly Offerings	67,118	68,956
Gift aid	10,992	14,834
Lettings Income	186,004	152,342
Government Grants	-	18,696
Other Income	-	1,020
Legacies/Gifts	-	29,000
Donations to Church Activities	7,329	2,741
	<u>271,444</u>	<u>287,589</u>
Investment income		
Interest on savings	208	24
	<u>208</u>	<u>24</u>
Total incoming resources	271,652	287,613
RESOURCES EXPENDED		
Charitable activities		
Ministers' Stipends (incl Housing allowance)	84,403	81,812
Other Staff Salaries	49,436	46,963
Employer's NI and Pensions (incl Deficit contribution)	14,474	16,388
Ministers' expenses	1,976	1,204
Manse running cost	2,615	5,104
Purpose Areas	4,962	5,897
Youth work	835	743
Seniors work	587	2,169
Equipment Purchases	13,303	17,303
BMS World Mission	7,000	6,000
Home Mission	7,000	6,000
Street Pastors	2,100	1,800
Ella's Home	3,500	3,000
Way4ward	3,500	3,000
Other Donations	-	1,120
Fees, Subscriptions & Licences	4,187	3,313
	<u>199,878</u>	<u>201,816</u>

Balham Baptist Church

	2022 £	2021 £
Governance		
Accountancy fee	250	250
Other professional fees	6,884	6,454
	<u>7,134</u>	<u>6,704</u>
 Support costs - Management		
Rates and water	337	279
Insurance	7,601	6,282
Light and heat	12,471	8,413
Telephone & Broadband	1,088	1,179
Office and General Expenses	6,055	6,736
Refuse collection	2,723	1,948
Repairs, maintenance, cleaning	21,398	17,200
Manse repairs and maintenance	1,061	4,105
Depreciation – Freehold property	42,371	41,940
	<u>95,105</u>	<u>88,082</u>
 Total resources expended	<u>302,117</u>	<u>296,602</u>
 Net (expenditure)/income	<u>(30,465)</u>	<u>(8,989)</u>

Accounts

Balham Baptist Church

REGISTERED CHARITY NUMBER: 1131915

**Report of the Trustees and
Financial Statements for the Year Ended
31 December 2021
for
Balham Baptist Church**

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATION DETAILS

Charity name

Balham Baptist Church

Registered Charity number

1131915

Principal address

21 Ramsden Road
Balham
London
SW12 8QX

Trustees

Rev Steve Rouse, Chair – Minister, Fellowship Leader
Rev Jim Sutton – Minister
Ms Maria Brown – Ministry Leader/Light Team member
Mrs Christine Julian-Huxley – Light Team member
Mr Ogemdi Ekwegh – Light Team member

Independent Examiner

Jackie Wellington
13 Lancing Road
Orpington
Kent
BR6 0QS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. Trustees are elected from membership.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Balham Baptist Church's core values:

we are **L**ed by God and seek to point others towards him;

we **I**nvest in one another;

we are a diverse **F**amily;

we **E**quip each other for our frontlines.

Main activities and achievements

Throughout 2021 we have been thinking as a community about John 15:5 "I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit". This has been an important grounding point for us during a chaotic and challenging year as coronavirus continued to impact communal life.

Early in January 2021 the country entered another lockdown, which again pushed all of our church gatherings back online, as well as meaning that our buildings again closed to all the community groups who would otherwise have been using them. This has also brought its own administrative challenges around engaging with the government's Coronavirus Job Retention Scheme.

The ebb and flow of lockdowns and the relaxing of covid restrictions shaped much of how we operated throughout the first half of the year. Where there were opportunities to help connect people physically we tried to make the most of them. From the restriction change at the end of March we encouraged the church community to get together with another household as they engaged in our Sunday worship gathering online. This was all in the name of helping connect people and make sure that those who felt isolated could find support from others.

We continued to find new ways to support the wider community, and hosted a weekly online wellbeing space called "OK // Not OK". Here people could bring their own creative activity (e.g. a jigsaw puzzle, craft, colouring, reading, or even ironing!) and engage in it while being in a safe shared space alongside others doing the same.

One part of community life that has been significant has also been the amount of funerals we have hosted as a church. We have journeyed with a much higher-than-average number of families as their loved ones have passed away. We have had multiple funerals in the same week at times during the year. It has been a privilege to walk with these families and their grief in such challenging circumstances.

From the middle of May as restrictions opened up we were able to both reopen our community hub during the week, as well as to gather in limited numbers on Sunday mornings. Over the following weeks and months it has been good to see numbers engaging in these spaces rise ongoingly.

We have done our best to connect with the most vulnerable during this year. Connecting with the elderly, our Dew Drop Inn group has worked hard to bring life to those who may be isolated during lockdown. Then later in the year they hosted a reflective gathering which allowed people to notice and process the effect of the last couple of years on themselves and those around them.

Within groups across our area of South West London there have been fault-lines developing with regard to take-up of the coronavirus vaccine. We have done all we can to promote the vaccine, and have encouraged those in the church community to get it done.

Balham Baptist Church

The year has also pushed further developments in communal life and discipleship, looking to how technology can help us draw near to God and to one another. We have birthed a couple of podcasts to help do this and we are excited about how we can continue to develop in this area.

From September we were able to restart our Children's Church work with younger generations, and it has been a good opportunity to reimagine this. We have aimed to take a firmly child-led approach and to support our children and young people in the things that they have interest in in order to create a safe space for them. We have recognised the vital need to make sure that all of our gathered spaces (for all age groups) are experienced as "safe" for all those who engage with them.

As a church we have continued to invest financially by donating to the Baptist Missionary Society, Baptist Union Home Mission, Ella's and Way4Ward. Other donations for 2021 included City Kids Surfing.

We continue to be focused on bringing life to all those we interact with and partner with, whether a part of our worshipping church community, those who interact with our buildings, the wider Balham area, and all the places we as individuals find ourselves during the week.

FINANCIAL REVIEW

The trustees do not have a reserves policy.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees



Jim Sutton
Minister
30 October 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BALHAM BAPTIST CHURCH

I report on the accounts for the year ended 31 December 2021 set out on pages 8 to 14.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed



Jackie Wellington
Chartered Accountant
13 Lancing Road
Orpington
Kent
BR6 0QS

30 October 2022

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted funds	Restricted fund	2021 Total funds	2020 Total funds
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		287,589	-	287,589	228,734
Investment income		24	-	24	341
		<u>287,613</u>	<u>-</u>	<u>287,613</u>	<u>229,075</u>
RESOURCES EXPENDED					
Charitable activities					
Resources Expended on Charitable Activities		201,816	-	201,816	163,774
Support costs		88,082	-	88,082	89,859
Governance costs		6,704	-	6,704	7,736
		<u>296,602</u>	<u>-</u>	<u>296,602</u>	<u>261,369</u>
NET INCOMING/(OUTGOING) RESOURCES		(8,989)	-	(8,989)	(32,294)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,919,534</u>	<u>73,023</u>	<u>1,992,557</u>	<u>2,001,546</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,919,534</u></u>	<u><u>73,023</u></u>	<u><u>1,992,557</u></u>	<u><u>2,001,546</u></u>

BALANCE SHEET AT 31 DECEMBER 2021

	Notes	Unrestricted funds	Restricted fund	2021 Total funds	2020 Total funds
FIXED ASSETS					
Tangible assets	5	<u>1,623,574</u>	<u>73,023</u>	<u>1,696,597</u>	<u>1,738,537</u>
		1,623,574	73,023	1,696,597	1,738,537
CURRENT ASSETS					
Cash in hand		296,710	-	296,710	263,759
CREDITORS					
Amounts falling due within one year	6	<u>(750)</u>	<u>-</u>	<u>(750)</u>	<u>(750)</u>
NET CURRENT ASSETS		<u>295,960</u>	<u>-</u>	<u>295,960</u>	<u>263,009</u>
TOTAL ASSETS					
LESS CURRENT LIABILITIES		<u>1,919,534</u>	<u>73,023</u>	<u>1,992,557</u>	<u>2,001,546</u>
NET ASSETS		<u>1,919,534</u>	<u>73,023</u>	<u>1,992,557</u>	<u>2,001,546</u>
FUNDS					
	7				
Unrestricted funds				1,919,534	1,928,523
Restricted fund				<u>73,023</u>	<u>73,023</u>
TOTAL FUNDS				<u>1,992,557</u>	<u>2,001,546</u>

The financial statements are approved by the Board of Trustees and are signed on its behalf by:



Jim Sutton
Minister
30 October 2022

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. BASIS OF PREPARATION

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

2. ACCOUNTING POLICIES

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - 2% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

4. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	128,775	110,531
Employer's National Insurance costs	2,853	2,033
Employer's contribution to pension schemes	13,535	10,845
	<u>145,163</u>	<u>123,409</u>

The average monthly number of employees during the year was as follows:

2021	2020
<u>8</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

5. TANGIBLE FIXED ASSETS

	Freehold property £
Cost	
At 1 January 2021	2,096,996
At 31 December 2021	<u>2,096,996</u>
Depreciation	
At 1 January 2013	33,500
At 1 January 2014	39,747
At 1 January 2015	39,747
At 1 January 2016	40,013
At 1 January 2017	40,013
At 1 January 2018	40,934
At 1 January 2019	41,170
At 1 January 2020	41,395
At 1 January 2021	41,940
Charge for year	<u>41,940</u>
At 31 December 2021	400,399
Net book value	
At 31 December 2021	<u>1,696,597</u>
At 31 December 2020	<u>1,738,537</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
The Turtle Trust/ The John Bradford Trust	750	750
	<u>750</u>	<u>750</u>

7. MOVEMENT IN FUNDS

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	1,928,523	(8,989)	1,919,534
	<u>1,928,523</u>	<u>(8,989)</u>	<u>1,919,534</u>
Restricted funds			
Restricted	73,023	-	73,023
	<u>73,023</u>	<u>-</u>	<u>73,023</u>
TOTAL FUNDS	<u>2,001,546</u>	<u>(8,989)</u>	<u>1,992,557</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	287,613	296,602	(8,989)
	<u>287,613</u>	<u>296,602</u>	<u>(8,989)</u>
TOTAL FUNDS	<u>287,613</u>	<u>296,602</u>	<u>(8,989)</u>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	2021 £	2020 £
INCOMING RESOURCES		
Voluntary income		
Weekly Offerings	68,956	62,203
Gift aid	14,834	15,143
Lettings Income	152,342	128,985
Government Grants	18,696	14,006
Other Income	1,020	3,559
Legacies/Gifts	29,000	1,050
Donations to Church Activities	2,741	3,788
	<u>287,589</u>	<u>228,734</u>
Investment income		
Interest on savings	24	341
	<u>24</u>	<u>341</u>
Total incoming resources	287,613	229,075
RESOURCES EXPENDED		
Charitable activities		
Ministers' Stipends (incl Housing allowance)	81,812	64,539
Other Staff Salaries	46,963	45,992
Employer's NI and Pensions (incl Deficit contribution)	16,388	12,878
Ministers' expenses	1,204	791
Manse running cost	5,104	4,024
Visiting Ministers & students	-	160
Purpose Areas	5,897	5,273
Youth work	743	724
Seniors work	2,169	1,216
Equipment Purchases	17,303	4,180
BMS World Mission	6,000	6,000
Home Mission	6,000	6,000
Street Pastors	1,800	1,800
Ella's Home	3,000	3,000
Way4ward	3,000	3,000
Other Donations	1,120	960
Fees, Subscriptions & Licences	3,313	3,237
	<u>201,816</u>	<u>163,774</u>

Balham Baptist Church

	2021 £	2020 £
Governance		
Accountancy fee	250	250
Other professional fees	6,454	7,486
	<u>6,704</u>	<u>7,736</u>
 Support costs - Management		
Rates and water	279	1,567
Insurance	6,282	5,808
Light and heat	8,413	8,667
Telephone & Broadband	1,179	646
Office and General Expenses	6,736	8,282
Refuse collection	1,948	1,744
Repairs, maintenance, cleaning	17,200	18,061
Manse repairs and maintenance	4,105	3,144
Depreciation – Freehold property	41,940	41,940
	<u>88,082</u>	<u>89,859</u>
 Total resources expended	<u>296,602</u>	<u>261,369</u>
 Net (expenditure)/income	<u>(8,989)</u>	<u>(32,294)</u>

BALHAM BAPTIST CHURCH

England & Wales - Charity number 1131915

Accounts

REGISTERED CHARITY NUMBER: 1131915

Report of the Trustees and
Financial Statements for the Year Ended
31 December 2020
for
Balham Baptist Church

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATION DETAILS

Charity name

Balham Baptist Church

Registered Charity number

1131915

Principal address

21 Ramsden Road
Balham
London
SW12 8QX

Trustees

Rev Jim Sutton, Chair – Minister
Rev Steve Rouse – Minister
Ms Maria Brown – Light Team member
Mrs Christine Julian-Huxley – Light Team member
Mr Ogemdi Ekwegh – Light Team member
Mrs Emma Ekwegh – Treasurer (to September 2020)

Independent Examiner

Jackie Wellington
13 Lancing Road
Orpington
Kent
BR6 0QS

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity. Trustees are elected from membership.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

OBJECTIVES AND ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Balham Baptist Church's core values:

we are **L**ed by God and seek to point others towards him;

we **I**nvest in one another;

we are a diverse **F**amily;

we **E**quip each other for our frontlines.

Main activities and achievements

The trustees have had regard to the guidance on public benefit issued by the Charity Commission when exercising any powers or duties to which the guidance would be relevant.

In 2020 our focus as a community has been Matthew 28:18-20 with Jesus' promise to us that "Surely I will be with you always and everywhere" – we didn't realise how appropriate this would be moving into an incredibly challenging year where we would be forced to go to unknown places and circumstances due to the Covid-19 pandemic.

In the early part of 2020 we continued in our usual rhythms with our buildings being a community hub to invest time and energy in our community as well as connecting the groups within our buildings together for mutual support and encouragement. This all was naturally alongside our Sunday worship as a church, helping draw others towards God and journeying together to support each other in our everyday lives.

Obviously due to Covid-19 from March 2020 onwards the year looked very different to how we had planned or expected in the very early stages of the year. Usual programmes, new initiatives and the rest that had previously been in the calendar were cancelled, as well as all the groups using the buildings ceasing to meet during periods of lockdown – including the worshipping church community.

Naturally it has been a year fraught with difficulty in trying to maintain contact and support with a disparate crowd of people across SW London, with a range of situations, backgrounds, support networks, personalities and the rest. As a church, lockdown periods forced us to explore and learn new technologies, with our weekly worship moving online to both YouTube and Zoom. This, despite the steep learning curves, inevitable technical gremlins and other frustrations, actually enabled a large part of our church community to stay connected in challenging times as well as helping reach a wider group of people. For those who were not online we produced a weekly postal letter to ensure people were kept in the loop and didn't feel forgotten or that they would be missing out. We have learnt much that has now become part of our ongoing practices and communications.

The lockdown restrictions limited the work of Dew Drop Inn providing a lunch club and support group for the elderly and vulnerable – however where there have been opportunities to run physical gatherings within Covid guidelines we have tried our best to make the most of them.

Due to Covid guidelines our buildings have been unable to host the large number of community groups and local businesses at times throughout the year. There have however been windows of opportunity between lockdowns where we have enabled those groups to meet, providing much needed income and connection for them. It has been our privilege to maintain our flexibility in order to support them in this way in challenging circumstances.

As a church we have continued to invest financially by donating to BMS World Mission, Baptist Union Home Mission, Ella's, Street Pastors and Way4Ward. Other donations for 2020 included City Kids Surfing.

As a fellowship we enjoy connecting with a diverse group of people each week from a wide range of backgrounds, age groups and worldviews, and journeying together whether on-line or in-house (as Covid guidelines permit) as disciples of Jesus. Our LifeGroups also continue to be a strong part of our church community in terms of helping people connect and support one another in their day-to-day lives.

We continue to be focused on bringing life to all those we interact with and partner with, whether a part of our worshipping church community, those who interact with our buildings, the wider Balham area, and all the places we as individuals find ourselves during the week.

FINANCIAL REVIEW

The trustees do not have a reserves policy.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DECLARATION

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

A handwritten signature in black ink, appearing to read 'J. Sutton', with a stylized flourish at the end.

Jim Sutton
Chair, Minister - 25 October 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BALHAM BAPTIST CHURCH

I report on the accounts for the year ended 31 December 2020 set out on pages 7 to 11.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

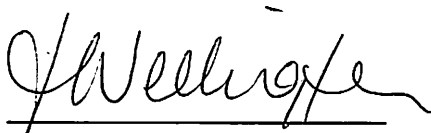
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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

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 Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

Signed



Jackie Wellington
Chartered Accountant
13 Lancing Road
Orpington
Kent
BR6 0QS

25 October 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds	Restricted fund	2020 Total funds	2019 Total funds
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		228,734	-	228,734	302,278
Investment income		341	-	341	597
		<u>229,075</u>	<u>-</u>	<u>229,075</u>	<u>302,875</u>
RESOURCES EXPENDED					
Charitable activities					
Resources Expended on Charitable Activities		163,774	-	163,774	157,965
Support costs		89,859	-	89,859	118,301
Governance costs		7,736	-	7,736	10,094
		<u>261,369</u>	<u>-</u>	<u>261,369</u>	<u>286,360</u>
NET INCOMING/(OUTGOING) RESOURCES		(32,294)	-	(32,294)	16,515
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,960,817</u>	<u>73,023</u>	<u>2,033,840</u>	<u>2,017,325</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,928,523</u></u>	<u><u>73,023</u></u>	<u><u>2,015,546</u></u>	<u><u>2,033,840</u></u>

BALANCE SHEET AT 31 DECEMBER 2020

	Notes	Unrestricted funds	Restricted fund	2020 Total funds	2019 Total funds
FIXED ASSETS					
Tangible assets	5	1,665,514	73,023	1,738,537	1,753,228
		<u>1,665,514</u>	<u>73,023</u>	<u>1,738,537</u>	<u>1,753,228</u>
CURRENT ASSETS					
Cash in hand		263,759	-	263,759	281,362
CREDITORS					
Amounts falling due within one year	6	(750)	-	(750)	(750)
		<u>(750)</u>	<u>-</u>	<u>(750)</u>	<u>(750)</u>
NET CURRENT ASSETS		<u>263,009</u>	<u>-</u>	<u>263,009</u>	<u>280,612</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,928,523</u>	<u>73,023</u>	<u>2,001,546</u>	<u>2,033,840</u>
NET ASSETS		<u>1,928,523</u>	<u>73,023</u>	<u>2,001,546</u>	<u>2,033,840</u>
FUNDS					
	7				
Unrestricted funds				1,928,523	1,960,817
Restricted fund				73,023	73,023
				<u>1,928,523</u>	<u>1,960,817</u>
TOTAL FUNDS				<u>2,001,546</u>	<u>2,033,840</u>

The financial statements are approved by the Board of Trustees and are signed on its behalf by:



Jim Sutton
Chair, Minister
25 October 2021

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. BASIS OF PREPARATION

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

2. ACCOUNTING POLICIES

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property - 2% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

4. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	110,531	98,058
Employer's National Insurance costs	2,033	1,951
Employer's contribution to pension schemes	10,845	10,977
	<u>123,409</u>	<u>110,986</u>

The average monthly number of employees during the year was as follows:

2020	2019
<u>8</u>	<u>7</u>

No employees received emoluments in excess of £60,000.

5. TANGIBLE FIXED ASSETS

	Freehold property £
Cost	
At 1 January 2020	2,069,747
At 31 December 2020	<u>2,096,996</u>
Depreciation	
At 1 January 2013	33,500
At 1 January 2014	39,747
At 1 January 2015	39,747
At 1 January 2016	40,013
At 1 January 2017	40,013
At 1 January 2018	40,934
At 1 January 2019	41,170
At 1 January 2020	41,395
Charge for year	<u>41,940</u>
At 31 December 2020	358,459
Net book value	
At 31 December 2020	<u>1,738,537</u>
At 31 December 2019	<u>1,753,228</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
The Turtle Trust/ The John Bradford Trust	750	750
	<u>750</u>	<u>750</u>

7. MOVEMENT IN FUNDS

	At 1/1/20	Net movement in funds	At 31/12/20
	£	£	£
Unrestricted funds			
General fund	1,960,817	(32,294)	1,928,523
Endowment fund	0	-	0
	<u>1,960,817</u>	<u>(32,294)</u>	<u>1,928,523</u>
Restricted funds			
Restricted	73,023	-	73,023
	<u>73,023</u>	<u>-</u>	<u>73,023</u>
TOTAL FUNDS	<u>2,033,840</u>	<u>(32,294)</u>	<u>2,001,546</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	229,075	261,369	(32,294)
Endowment fund	0	0	-
	<u>229,075</u>	<u>261,369</u>	<u>(32,294)</u>
TOTAL FUNDS	<u>229,075</u>	<u>261,369</u>	<u>(32,294)</u>

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
INCOMING RESOURCES		
Voluntary income		
Weekly Offerings	62,203	74,122
Donations to Building Project	-	6,007
Gift aid	15,143	16,374
Lettings Income	128,985	194,504
Government Grants	14,006	-
Other Income	3,559	5,594
Legacies/Gifts	1,050	300
Donations to Church Activities	3,788	5,377
	<u>228,734</u>	<u>302,278</u>
Investment income		
Interest on savings	341	597
	<u>341</u>	<u>597</u>
Total incoming resources	229,075	302,875
RESOURCES EXPENDED		
Charitable activities		
Ministers' Stipends (incl Housing allowance)	64,539	55,960
Youth Workers Salary	-	-
Other Staff Salaries	45,992	40,098
Employer's NI and Pensions (incl Deficit contribution)	12,878	12,928
Ministers' expenses	791	737
Manse running cost	4,024	3,649
Visiting Ministers & students	160	325
Purpose Areas	5,273	10,670
Youth work	724	655
Seniors work	1,216	2,000
Equipment Purchases	4,180	3,084
BMS World Mission	6,000	5,400
Home Mission	6,000	5,400
Street Pastors	1,800	1,440
Ella's Home	3,000	2,400
Way4ward	3,000	2,400
Reach Beyond Horizons	-	-
Other Donations	960	7,502
Fees, Subscriptions & Licences	3,237	3,317
	<u>163,774</u>	<u>157,965</u>

Balham Baptist Church

	2020 £	2019 £
Governance		
Accountancy fee	250	840
Other professional fees	7,486	9,254
	<u>7,736</u>	<u>10,094</u>
 Support costs - Management		
Rates and water	1,567	1,697
Insurance	5,808	5,741
Light and heat	8,667	9,364
Telephone & Broadband	646	674
Office and General Expenses	8,282	9,757
Refuse collection	1,744	1,851
Repairs, maintenance, cleaning	18,061	42,863
Manse repairs and maintenance	3,144	4,959
Depreciation – Freehold property	41,940	41,395
	<u>89,859</u>	<u>118,301</u>
 Total resources expended	<u>261,369</u>	<u>286,360</u>
 Net (expenditure)/income	<u>(32,294)</u>	<u>16,515</u>