

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>

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	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>