

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.

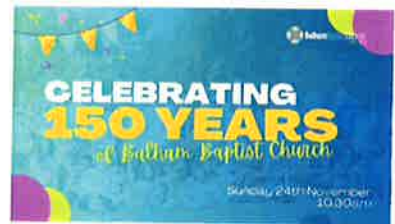
Main activities and achievements

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.



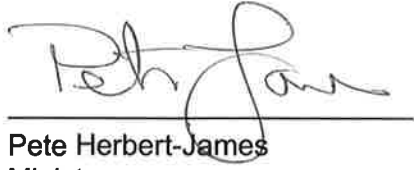
Alongside this as a church we continued to support a variety of other causes, projects and organisations through the year as part of our wider vision and purpose. As in previous years the charity Ella's continued to serve as a key partner, and focus of our support, with our a proportion of our coffee 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

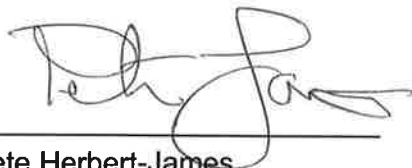
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	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>1,818,551</u>	<u>1,866,087</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	43,273
	<u>528,891</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>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>