

**BECKENHAM BAPTIST CHURCH**

**ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31<sup>st</sup> MARCH 2021**

**Charity Number: 1134116**

# BECKENHAM BAPTIST CHURCH

## BECKENHAM BAPTIST CHURCH

### FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021

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# BECKENHAM BAPTIST CHURCH

## LEGAL AND ADMINISTRATIVE INFORMATION

### **Managing Trustees**

The following have held office throughout the period from 1<sup>st</sup> April 2020 to the date of this report unless otherwise stated

The Revd N. J. Draisey (Minister)  
Mr D Short (Secretary from July 2020)  
Mr I-P Munday (Secretary Resigned Nov 2020)  
Mr J Riddings (Treasurer)  
Mr N Pilcher (Resigned May 2020)  
Mr G King (Resigned Nov 2020)  
Mrs K Bance  
Mr A Holness  
Mrs J Jones  
Mr M Killo  
Mr A Koleosho  
Mrs J Tibbert  
Mr M Walton

### **Custodian Trustees**

London Baptist Property Board Limited  
Unit C2, 15 Dock Street  
London  
E1 8JN

### **Bankers**

The Co-operative Bank  
PO Box 250  
Delf House  
Southway  
Skelmersdale  
WN8 6WT

### **Registered Address**

Beckenham Baptist Church  
Elm Road  
Beckenham, Kent  
BR3 4JB

**Charity registration number** 1134116

### **Independent Examiner**

Roger Storey FCMA

# **BECKENHAM BAPTIST CHURCH**

## **ANNUAL REPORT FOR YEAR ENDED 31<sup>st</sup> MARCH 2021**

The Managing Trustees present their Annual Report and Financial Statement for the year from 1<sup>st</sup> April 2020 to 31<sup>st</sup> March 2021.

### **Charitable Objective**

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

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

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

Members of the Church are accepted in accordance with the Constitution which requires them to be, or to have been, publicly baptised on the profession of faith, or by public profession of faith in Jesus Christ.

The Members' Meeting would normally take place bi-monthly, and special meetings are called when a specific matter arises needing the members' consideration. Relevant matters may be submitted to the Church Meeting by the Managing Trustees for guidance, or may be raised by members at the Church Meeting for further consideration by the Managing Trustees.

The members have overall responsibility for the policy of the Church. They appoint up to twelve Managing Trustees, collectively known as the Diaconate, who together with the Minister, are responsible for the day to day running of the Church's work and witness, and the financial and legal aspects of the charity. The Church Secretary and Treasurer are chosen by the Managing Trustees from among their number. All members are encouraged to take appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Due to exceptional circumstances around Covid-19, it was decided to suspend the planned trustee election process in 2020, until this coming year. Mr David Short, who was due to stand down on rotation, was co-opted to continue as a deacon in order to assume the role of Church Secretary in anticipation of Ian-Paul Munday's imminent departure. The Trustees have continued to meet, virtually, every month, to discuss any outstanding issues and matters arising.

Due to the Coronavirus pandemic, we suspended our regular, 'in person' Church Member's Meetings until it is safe to resume. We will endeavour to resume the normal democratic processes of our organisation as soon as possible.



# **BECKENHAM BAPTIST CHURCH**

## **ANNUAL REPORT FOR YEAR ENDED 31<sup>st</sup> MARCH 2021 - continued**

To that end, in March 2021, the process of Trustees elections was started, with all Church members contacted via email, post or hand delivery.

Though the Constitution permits decisions made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

The minister of Beckenham Baptist Church, the Rev Neil Draisey, continues to engage with his Church members and Managing Trustees to ensure that the Church is following its charitable objectives and is not only sustaining, but growing its membership and potential. While the Church premises have been closed, Neil, with assistance from Church members, has produced a weekly online YouTube service. This will continue until further notice to minister to members of the congregation who may not be in a position to attend Church even when we are open.

### **Objectives and Activities**

Due to the pandemic, there have been a very limited number of 'in person' events and activities throughout the reporting year.

Usually, we would encourage members to participate in events, as well as inviting the local community to take part. The aim is for members of the local community to have a safe and friendly environment within which to develop a closer relationship with Jesus. However, this year, the pandemic has meant that we have not been able to hold these.

Prior to the pandemic, the Church held regular public services of Christian worship on a Sunday at 10.30am and 6.30pm. Other services would usually take place throughout the year depending on seasonal, spiritual and circumstantial needs. These services are always open to the public and advertised on the church website ([www.beckenhambaptist.org.uk](http://www.beckenhambaptist.org.uk)), in the weekly news sheet, on the notice boards and on social media. During the morning services, children would spend part of the time with the main congregation and the remainder in their own age-appropriate activities, with support of volunteers. Once a month the children would join the main congregation for the entire period of morning worship - a 'Family Service' aimed at all ages. This was designed to help the young people feel an integral part of the church family. The Church uses a mixture of modern and traditional styles of worship and music. Visitors and new congregation members are always welcome, greeted and invited to join the existing church family in conversation and refreshments at the end of the morning services.

The Church ran a series of house groups for the growth of faith and discipleship. The house groups would often follow a series or theme for a period. House groups also provided an opportunity for deepening fellowship relationships and prayer. Members have been encouraged to keep in touch with each other, by phone, email, post or (when allowed), visits, during the pandemic. The Deacons have also been encouraged to keep in touch with Church members as well as the wider Fellowship, during this period.



## **BECKENHAM BAPTIST CHURCH**

### **ANNUAL REPORT FOR YEAR ENDED 31<sup>st</sup> MARCH 2021 - continued**

In March 2020 we were in the process of advertising for a new youth worker. Although the adverts ran through April, there was no response and it is intended to resume our search when it is safe to do so.

The Church ran various events for Young People between the ages of eleven and eighteen, including Elm Road Youth Club, known as 'ERYC'. This group has continued to meet via 'Zoom', throughout the year, after restrictions meant that they were unable to meet in person. They managed to meet, once, when the Church was allowed to re-open in December, and a number of young people met in the Church Sanctuary, socially distanced, for a time of fellowship.

The Church has thriving Scout and Guide Groups, consisting of Beavers, Cubs and Scouts, and Rainbows, Brownies and Guides. They were all meeting regularly up until the pandemic restrictions were put in place. They were able to meet again, briefly last year, when restrictions were lifted, but closed again when lockdown was introduced. The groups have systems in place, ready to resume meeting in a Covid-safe environment, following extensive risk assessments and process planning

The other groups that had been meeting regularly, prior to the pandemic restrictions, included The Sew & Sews, a Board Games group and a Table Tennis club which was open to people of all ages from the local community.

The Church had been hiring out the halls for a number of community initiatives, including NCT groups, dance & yoga groups, children & young people's choir groups as well as educational activities. These have all had to stop throughout the pandemic but it is hoped that these will return as and when it is possible to do so.

The Church Admin team have been keeping in touch with all these groups, throughout the pandemic, informing them of any changes to the regulations. We have also received requests from new organisations, looking to hire the halls once safe to do so. All these organisations/groups have been/will be required to comply with the Church Covid Risk assessment, when re-opening is being considered. They will also be asked to provide their own risk assessment for their specific groups.

The Church continues to be a member of Churches Together in Beckenham (CTiB), an organisation designed to bring co-operation and unity between local churches. The various events organised by CTiB (a Good Friday 'Walk of Witness' and various other joint acts of worship and initiatives to reach out to the local community), have not taken place over the past year but it is hoped that these will resume when safe to do so.

The Church operates systems to ensure that all people working with children are appropriately vetted with regard to the Disclosure and Barring Service and follows a Child Safeguarding Policy guided by the Baptist Union of Great Britain. The Policy is in the process of being updated to include vulnerable adults.

# BECKENHAM BAPTIST CHURCH

## ANNUAL REPORT FOR YEAR ENDED 31<sup>st</sup> MARCH 2021 - continued

### **Achievements and Performance**

The pandemic has severely restricted the ability of the Church to carry out their usual activities and objectives for the past year.

Due to the first Government lockdown, the decision was taken by the Trustees to close the Church on 22<sup>nd</sup> March 2020. The Church was re-opened on 13<sup>th</sup> September 2020, but, after listening to the advice from the UK Government & the Baptist Union, the decision was taken to close again on the 1<sup>st</sup> November 2020. Services recommenced on 6<sup>th</sup> December but were suspended again on the 14<sup>th</sup> December and a national lock down was announced by the government on the 4<sup>th</sup> January 2021.

Despite these restrictions, a number of initiatives have been carried out, to keep the fellowship involved in Church life, and to ensure the community know we are still up and running.

When we were originally required to close, due to Covid-19 restrictions, we started a weekly online service, led by the Minister. Other members also take part, supplying recordings of readings, prayers and the provision of songs and hymns. The Minister and his wife put the full service together and the recordings are made available through the Church website and through YouTube.

When we were allowed to re-open the Church, in September 2020, an 'in person' morning service was held, led by the Minister, with the relevant Covid restrictions in place. The online services also continued, as a number of Church members were unable to come to Church. As well as the Sunday services, other online services have also included those for Easter and Christmas.

A weekly, virtual, Prayer meeting has been taking place since June 2020, with the fellowship being sent the Zoom details in advance and invited to join.

We also have a fortnightly Sunday Zoom 'get together', to enable the fellowship to stay in touch with each other.

A monthly Prayer Diary is produced, to encourage the fellowship to pray for one another, as well as for relevant topics. This is emailed out via our Church database, to those who have given us permission to do so, and, for those without the technology, the diary is delivered by hand or by post.

The Fellowship have been encouraged to keep in contact with one another via phone calls, emails & letters. Some have ensured that cards/letters have been delivered at regular intervals to all in the fellowship.

We were able to hold an online 'Big Breakfast' to fundraise and promote the work of Christian Aid.



## **BECKENHAM BAPTIST CHURCH**

### **ANNUAL REPORT FOR YEAR ENDED 31<sup>st</sup> MARCH 2021 - continued**

The Fellowship has been encouraged to continue their support of the Living Well charity that collects food and clothing for the homeless and for those in need. A number of individuals support this charity and, during the summer, we opened the Church to allow people to bring their food donations that were passed on to Living Well.

A 'Remembrance Wall' was created, inside the front doors of the Church, allowing people to supply a picture of a loved one they had lost during the year (not necessarily Covid related), and a chance to write a few words. This too was open to the community.

A 'prayer' email address was created, to allow people to send their specific prayer requests to the Minister and, where relevant, these are shared with the Fellowship. This was also made available to the wider community.

We are in the process of updating and modernising our Church website.

As part of our Sound & Vision Project, the sound desk was upgraded and re-positioned. Further work on this project is on hold as it was felt that it might be considered irresponsible to continue spending at this time when the Church is not able to be open.

A new Beckenham Baptist Church Men's group has been started, with the first meeting having been held via Zoom.

We continue to review our GDPR compliance and ensure we operate within the current guidelines.

At the date of this report, the Church membership is 73, with 3 members having passed away during the last year (non Covid related).

When the Church was allowed to open, attendance averaged 28, due the restrictions and the weekly online services were viewed by an average of 75 people.



# **BECKENHAM BAPTIST CHURCH**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021**

### **FINANCIAL REVIEW**

The Financial Statements for the year ended 31<sup>st</sup> March 2021 are attached to this report.

Covid-19 restrictions affected income but the Church continued to raise funds which it needs to carry on its activities from within its own membership and congregation, from investment income and from tax reclaimed under the Gift Aid scheme. Costs were carefully controlled and the Church finances also benefitted from a refund relating to the cost of Solar Panels expenditure which had been written off in earlier years.

It is the policy of the trustees to maintain a reserve fund of £50,000 to cover any unexpected needs. This would enable the charity to continue functioning for around three months in the case of emergency. The financial reports are reviewed monthly and considered for any potential risks. This policy has enabled the church to remain financially stable during the pandemic.

### **Reserves policy**

The Trustees maintain a conservative Reserves Policy to ensure that all short term and long term commitments can be met in the current economic environment. Reserves constitute funds arising from income which becomes available to the charity and is to be spent at the discretion of the Trustees in furtherance of the objects of the Charity and which is not yet spent, committed, restricted or designated. Reserves are held to finance all liabilities and future development of the charity.

The Trustees wish to maintain a sufficient level of liquid unrestricted reserves so that there are adequate funds to meet all current and known liabilities ideally for a period of at least six months revenue expenditures.

Beckenham Baptist Church is extremely grateful for all the generous donations given throughout the year.

# BECKENHAM BAPTIST CHURCH

## TRUSTEES' REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021 continued

### STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report 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 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the incoming resources and application of the resources of the charity for the year. In preparing these financial statements, the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (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.

### **Risk Management**

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems and procedures have been established to manage those risks.

This Report, and the attached Financial Statements for the year ended 31<sup>st</sup> March 2021, have been considered and approved by the Managing Trustees on 10<sup>th</sup> January 2022 for submission to a Church Members' Meeting for adoption.

Signed on behalf of the Managing Trustees by the Church Secretary

*D Short*

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**D. Short - Trustee**



**BECKENHAM BAPTIST CHURCH**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE MEMBERS OF BECKENHAM BAPTIST CHURCH**

I report on the accounts of the charity (charity number 1134116) for the year ended 31<sup>st</sup> March 2021 which are set out on pages 10 to 15.

**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 THE 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 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, to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Name and address and qualification:

Roger Storey, 26 Cherry Orchard Road, Bromley, BR2 8NE  
Fellow Chartered Management Account (FCMA)

Date: 10/01/2022



# BECKENHAM BAPTIST CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES

(including Income and Expenditure  
Account) FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021

	Notes	<u>Unrestricted funds</u>	<u>Restricted funds</u>	<u>31/03/2021 Total funds</u>	<u>31/03/2020 Total funds (see over)</u>
		£	£	£	£
<b>INCOME FROM:</b>					
Donations and legacies		43,836	0	43,836	56,004
Gift aid receipts		3,181	0	3,181	6,973
Investments income	2	39,795	0	39,795	74,025
<b>Total incoming resources</b>		<b>86,812</b>	<b>0</b>	<b>86,812</b>	<b>137,002</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	3	74,573	0	74,573	131,405
<b>Total Resources Expended</b>		<b>74,573</b>	<b>0</b>	<b>74,573</b>	<b>131,405</b>
<b>Net Incoming (Outgoing) Resources Before Transfers</b>		<b>12,239</b>	<b>0</b>	<b>12,239</b>	<b>5,607</b>
Transfers between funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS</b>		<b>12,239</b>	<b>0</b>	<b>12,239</b>	<b>5,607</b>
<b>Total funds brought forward</b>		<b>78,856</b>	<b>0</b>	<b>78,856</b>	<b>73,249</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>91,095</b>	<b>0</b>	<b>91,095</b>	<b>78,856</b>

# BECKENHAM BAPTIST CHURCH

## BALANCE SHEET AS AT 31<sup>st</sup> MARCH 2021

		<u>31/03/2021</u>	<u>31/03/2020</u>
		£	
	Notes		
<b>CURRENT ASSETS</b>			
Deposits	4	11,252	11,252
Cash at bank and in hand		88,416	76,343
Tenant Deposit Scheme		1,494	1,494
Gift aid recoverable		0	6,973
Insurance paid in advance		1,538	0
		<u>102,700</u>	<u>96,062</u>
<b>CREDITORS</b>			
amounts falling due within one year	5	11,605	17,206
<b>NET CURRENT ASSETS</b>		<u>91,095</u>	<u>78,856</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>91,095</u>	<u>78,856</u>
<b>FUNDS</b>			
Unrestricted funds		91,095	78,856
Restricted funds		0	0
<b>TOTAL FUNDS</b>		<u>91,095</u>	<u>78,856</u>

Approved by the Trustees on 16.01.2022

*J Riddings*

# **BECKENHAM BAPTIST CHURCH**

## **PRINCIPAL ACCOUNTING POLICIES FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021**

### **1 Basis of Preparation**

These accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102"), "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015. The charitable company is a Public Benefit Entity as defined by FRS 102.

The accounts have been prepared on the historical cost convention modified by the revaluation of certain fixed assets. The principal accounting policies adopted are set out below.

### **Going Concern**

These financial statements have been prepared on a going concern basis which assumes that the charitable company can continue to operate.

### **Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

### **Expenditure**

All expenditure (including irrecoverable VAT) is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with use of the resources.

### **Taxation**

The company is a registered charity and as such its income is exempt from income tax and corporation tax under the provisions of the Income and Corporation Taxes Act 1988 to the extent that it is applied to its charitable objectives. The cost of irrecoverable VAT incurred has been included in the statement of financial activities.



# BECKENHAM BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021

Notes	31/03/2021 £	31/03/2020 £
<b>2 Investment income</b>		
Lettings and rental income	39,688	73,896
Bank interest received	107	129
	<u>39,795</u>	<u>74,025</u>
<b>3 Expenditure on charitable activities</b>		
<b><u>Ministry costs</u></b>		
Minister's stipend	35,764	38,874
Youth workers costs	0	697
Minister's expenses	943	744
Travel expenses	0	1,195
Visiting preachers fees	0	2,255
Other costs	722	3,718
	<u>37,429</u>	<u>47,483</u>
<b><u>Premises costs</u></b>		
Heat and light	10,739	12,109
Council tax and water	3,237	2,381
Insurance	4,617	6,048
Caretaking and cleaning	0	6,363
Repairs and maintenance	13,507	22,479
Solar panels refund	-12,385	13,339
Other costs	1,934	2,533
	<u>21,649</u>	<u>65,252</u>
<b><u>Administrative costs</u></b>		
Donations and subscriptions	6,603	10,474
Office costs	5,893	1,805
Music and related costs	0	3,881
IT/website costs	254	1,020
Covid-19 expenses	968	0
Other costs	1,777	1,490
	<u>15,495</u>	<u>18,670</u>
<b>TOTAL CHARITABLE ACTIVITIES EXPENDITURE</b>	<u><b>74,573</b></u>	<u><b>131,405</b></u>

**NOTES TO THE FINANCIAL STATEMENTS FOR THE  
YEAR ENDED 31<sup>st</sup> MARCH 2021 – continued**

The Charity employed its minister, Revd Neil Draisey to carry out the objectives of the church during the year. Revd Draisey lives in a property provided by the church. The following costs were incurred:

## STAFF

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# BECKENHAM BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021 – continued

### Notes

		<u>31/03/2021</u>	<u>31/03/2020</u>
		£	£
<b>4</b>	<b>CURRENT ASSETS</b>		
	Deposit – London Baptist Property Board	6,720	6,720
	Deposit – Baptist Union Corporation	4,532	4,532
		<u><b>11,252</b></u>	<u><b>11,252</b></u>
<b>5</b>	<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	Loan -Baptist Building Fund	11,200	16,800
	Key deposits	185	185
	Sundry creditors	220	220
		<u><b>11,605</b></u>	<u><b>17,205</b></u>