

# Kenton Baptist Church

Annual reports and Accounts for the year ended 31 December 2021

Streatfield Road, Kenton, HA3 9BS

[www.kentonbaptist.com](http://www.kentonbaptist.com)

Office telephone: 020 8907 7494



Final version dated 20/05/2022  
as signed by Independent Examiner



# Kenton Baptist Church

## Report and Accounts for the year ended 31 December 2021

### Contents

	Page
Report of the Trustees for the year ended 31 December 2021	
a) Reference and administrative details of the charity, its trustees and advisors	2
b) Structure, governance and management	2
c) Objectives and activities	2
d) Achievements and performance	4
e) Financial and policy review	4
f) Diaconate responsibilities and trustees' declaration	5
Report of the Independent Examiner	6
Statement of Financial Activities 2021	7
Balance Sheet as of 31 December 2021	8
Notes to the Financial Statements	9
Supplementary Schedule: Analysis of income and expenditure	16
<i>(This schedule is for information only and does not form part of the audited accounts)</i>	

## Kenton Baptist Church

### Report of the Diaconate for the year ended 31 December 2021

The diaconate has the pleasure in submitting its report together with the financial statements for the Church for the year ended 31<sup>st</sup> December 2021. These financial statements have been prepared in accordance with statutory requirements, the trust deed, the Statement of Recommended Practice (FRS102 issued in January 2015) and the Charities act 2011.

#### a) Reference and administrative details of the charity, its trustees and advisors

*Charity name:* Kenton Baptist Church

*Registered Charity Number:* 1134168

*Principal address:* Streatfield Road, Kenton, Harrow, Middlesex HA3 9BS

Names of Trustees who manage the charity (known as the Minister and Deacons):		
Trustee name	Office	Appointed by
Rev Steve Cochrane	Minister	Church members
Mrs Neva Evans	Deacon (appointed 16.09.2021)	Church members
Mrs Karen Hogge	Deacon	Church members
Mrs Beverly Johnson	Deacon (appointed 16.09.2021)	Church members
Mrs Glenys Richardson	Deacon	Church members
Mr Antony Rose	Deacon (Church Secretary)	Church members
Mrs Elizabeth Smith	Deacon	Church members
Mr Ian Richard Smith	Deacon (Treasurer)	Church members

Names and addresses of advisors:		
Type of advisor	Name	Address
Independent Examiner	Darren Diamond	262 High Road, Harrow Weald, Middx. HA3 7BB
Bankers	Barclays (to June)	1221 Greenford Road, Greenford, Middx. UB6 0HY
	CAF Bank	25 Kings Hill Ave, Kings Hill, West Malling. ME19 4JQ

#### b) Structure, governance and management

Kenton Baptist Church is constituted by Trust Deeds dated 22/01/1937, which is included in a Constitution for Kenton Baptist Church, 9<sup>th</sup> July 2009 amended 9<sup>th</sup> September 2009.

##### Trustee selection methods:

The Minister is appointed by secret ballot at a Special Church Members' Meeting called for the purpose. Deacons are elected by the Church Members each year to serve for a three-year term, commencing on the 1<sup>st</sup> of January the following year (except where a mid-term vacancy is being filled). To be elected all Trustees must obtain at least a two-thirds majority of votes cast.

##### Membership and Members:

A combination of deaths, relocations and new members maintained our membership at 63.

#### c) Objectives and Activities

##### Mission of the Church

The principal purpose of Kenton Baptist Church is the advancement of the Christian faith according to the principles of the Baptist denomination. Other purposes may include education and charitable work, both in the United Kingdom and elsewhere around the globe.

## **Kenton Baptist Church**

### **Report of the Diaconate for the year ended 31 December 2021**

#### **Regular activities of the Church**

2021 was a year of progressive recovery from the restrictions of the Coronavirus pandemic. For most of the first quarter our online Virtual Church was the only public worship we could hold. This was also copied to DVD and delivered to Church family members with no internet access. We were able to return to gathered worship on Sunday mornings at 10.30 a.m. from 21<sup>st</sup> March 2021, though with no singing. Over the following months restrictions lifted gradually; by September we discontinued Virtual Church and were singing (still masked) and by year end many of the congregation felt confident enough to return to gathered worship.

We record our gratitude to Lesley Turnbull for her faithful work in maintaining the Church website through the challenging period of Covid restrictions. That Church activities continued despite the pandemic remains a cause of great thanks to God for His people and His provision.

“Virtual Coffee” – an open, online meeting – allowed for free conversation over coffee around midday each Sunday until we felt able to reintroduce appropriately-distanced fellowship after Church. Some Home Groups continued to meet regularly online. By year end some were meeting in homes once again, in one case using a hybrid model to include the whole group.

Most Church organisations suspended corporate activities, though the Swashbucklers leaders continued to provide some much-valued activities for middle school boys. Senior Adults’ Club, which had provided regular telephone contact, support and prayer for its members through the restrictions, also began to meet again.

Organisationally, the Deacons (Trustees) met regularly online throughout the year, to maintain careful and prayerful oversight of Church activities under these unusual conditions. Bi-monthly Church Members’ Meetings continued, latterly in-person but with social distancing and good ventilation; attendance has been at pre-pandemic levels.

#### **The continuing life of the Church Family**

During the year we shared in sadness at the passing of one member of the Church family, and in saying farewell to others who have moved away. All will be greatly missed.

We were delighted to welcome guest preachers to the Church on a number of occasions, including some who were able to connect us with the worldwide family of God’s people. Rev. Keith Riglin, a former member of this Church, shared worship with us en route to a new ministry as Bishop of Argyll & the Isles. BMS missionary friends whom we have supported in ministry in North Africa also visited and gave us insights into the lives of God’s people in that region of the world. Rev. Keith King led our anniversary service and engaged us in the ongoing work of the Langley Institute of Ministry, which helps poor Christians in Pakistan and trains pastors in South Asia and Africa.

We maintained a practice of giving to Christian Aid Appeal in 2021. The annual Harvest Appeal led to substantial support in kind for the work of Barnabas Fund in supplying the needs of hunger-hit communities overseas, and a significant donation to Harrow Food Bank. Near the end of the year the Church’s heart was moved again by the emergency in Afghanistan, resulting in further gifts from the congregation and from the Church as a body as well.

#### **Outreach in the life of the Church**

Many planned outreach activities were curtailed, but we were delighted to host an afternoon tea in the Church grounds in August, an event that attracted a large number of the congregation, including some returning for the first time, guests from our Senior Adults Club and a number of

## **Kenton Baptist Church**

### **Report of the Diaconate for the year ended 31 December 2021**

visitors to the Church. Even when regular Virtual Church had ceased, we delivered invitations to over 1,000 homes in our area to join our special online services at Easter, near Halloween and at Christmas. The Christmas online service had over 500 viewings. All these services focused on presenting the claims of Jesus as Saviour and Lord, with a clear invitation to viewers to follow Him.

#### **Prayer in the life of the Church**

We have continued to hold regular, monthly whole-Church prayer meetings – still online. The Church's many small groups (home groups, friendship groups etc.) routinely continued to pray together.

Prayer meetings for God's work in the wider world through overseas and home missions remained a key feature of Church life. Moving these online since 2020 has allowed missionaries serving in various parts of the world to join, give first-hand accounts of their work, and to pray with us.

#### **Working with other Churches**

Our Church normally plays an active role in its relationship with other Christian communities, although the situation through 2021 made most shared activities impossible or unwise. Our Church building and its facilities continue to be used by our friends in the Betel Romanian Church, who used our premises every week that regulations permitted, and for whom we thank God.

#### **Support for missions**

Kenton Baptist Church continued to donate to charities this year. These include: Baptist Missionary Society, Operation Agri, Tearfund, Bible Society, Baptist Home Mission, Barnabas Trust, Harrow Schools Link Trust, Mother Janet Orphanage, Firm Foundations and Crisis at Christmas.

#### **Support for other local groups**

Two local Pre-School groups used our premises throughout the year.

### **d) Achievements and Performance**

Our activities continued to provide a number of services that are valued by our local community, even through lockdowns. Church members actively supported the local food bank and (when this was possible) used the FareShare charity scheme to redistribute supermarket food approaching the end of its shelf life. We are most grateful to the many volunteers who consistently give their time and energy to sustain all our work for the Kenton community and for God's Kingdom.

### **e) Financial and policy review**

We set a budget prior to the start of each year, and use this to manage finances through the year. A financial report is provided at a monthly Deacons meeting and bi-monthly Church meetings. The Church has adequate financial reserves but in view of the deficit budget for 2022, agreed at the November 2021 Church Meeting, the Church agreed a specific reserves policy (to hold as minimum reserves the sum of Senior Minister and Administration annual budget lines – for 2022, £48,225).

The Church's income is principally derived from freewill offerings and from rent charged to the two preschool groups and Betel Romanian Pentecostal Church. During 2021 the freewill offering income of the Church continued at approximately the level budgeted in November 2020. We thank God for this and honour the faithfulness of the Church family in sustaining their giving through this time. Rental income remained lower than budgeted, but postponement of some planned maintenance work meant that we were still able to match income and expenditure for the year.

## Kenton Baptist Church

### Report of the Diaconate for the year ended 31 December 2021

During 2021 we completed the process of moving our banking arrangements from Barclays to CAF Bank. The Deacons continued to monitor risks to the Church, including financial risk and those relating to maintaining Covid-secure activities. Many other formal reviews were delayed to 2022.

#### f) Diaconate responsibilities

The Diaconate is responsible for preparing this report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. Charity Law requires the Diaconate to prepare financial statements for each financial year which give a true and fair view of the affairs of Kenton Baptist Church and of its incoming and outgoing resources for the year.

In preparing these financial statements, the Diaconate is required to

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed appropriately in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that Kenton Baptist Church will continue to exist

The Diaconate is responsible for keeping adequate accounting records that disclose with reasonable accuracy the financial position of the Church and which enable it to ensure that the financial statements comply with applicable Accounting Standards of Recommended Practice (the FRS102), and the Accounting Regulations set out under the Charities Act 2011. It is also responsible for safeguarding the assets of the Church and for taking reasonable steps for the prevention and detection of fraud.

The trustees approved the trustees' report above at their meeting on 5<sup>th</sup> April 2022. It is signed on behalf of the charity's trustees as follows:

Signature	
Full name	Antony David Rose
Position	Church Secretary
Date	

## **Kenton Baptist Church**

### **Report of the Independent Examiner to the Diaconate for the year ended 31 December 2021**

#### **Independent examiner's report to the Ministers and Deacons (the trustees) of Kenton Baptist Church**

I hereby report on your accounts for the year ended 31/12/2021 as set out on the attached pages and on my examination thereof under S145 of the Charities Act 2011 (CA2011) & guidance from the Baptist Union.

#### **Respective responsibilities of Trustees and Examiner**

The trustees are responsible for the preparation of the accounts. You consider that the audit requirement of S144 of the Charities Act 2011(CA2011 The Act) does not apply. It is my responsibility to report, on the basis of procedures specified in the general directions given to the charity commissioners under S145(5) (b) of the act whether particular matters have come to my attention.

#### **Basis of report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the act. That examination includes a review of your accounting records and a comparison of the accounts to those records. It also includes consideration of any unusual items or disclosures in the accounts and seek explanations from you to them. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

#### **Independent Examiners statement**

During 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 proper accounting records in accordance with S130 CA2011
  - to prepare accounts with accordance with the accounting records and the requirements of that Acthave not been met.
2. to which I believe attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature

Full name

Date

Darren Diamond ACCA



# Kenton Baptist Church

## Statement of Financial Activities for the year ended 31 December 2021

### Income and Expenditure

	Unrestricted Funds	Restricted Funds	2021 Total	2020 Total
Notes	£	£	£	£
<b>Incoming Resources</b>				
Voluntary income	75,525	0	75,525	69,414
Regular rental income	31,526	0	31,526	23,576
Interest and investment Income (incl. surplus on sale of M&G units)	760	0	760	904
Incoming resources from charitable activities	1,986	0	1,986	916
Other incoming resources	0	0	0	0
<b>Total Incoming Resources</b>	<b>109,797</b>	<b>0</b>	<b>109,797</b>	<b>94,810</b>
<b>Resources Expended</b>				
Charitable activities	103,361	0	103,361	93,712
Governance costs	0	0	0	357
Other Resources expended	0	0	0	0
<b>Total Resources Expended</b>	<b>103,361</b>	<b>0</b>	<b>103,361</b>	<b>94,069</b>
<b>Net incoming/(outgoing) Resources</b>	<b>6,436</b>	<b>0</b>	<b>6,436</b>	<b>741</b>
Gross Transfers Between Funds	-285	285	0	0
Net surplus/(deficit) before revaluations and investment asset disposals	<b>6,151</b>	<b>285</b>	<b>6,436</b>	<b>741</b>
Gains and losses on revaluations of fixed assets for the charity's own use	0	0	0	0
Gains and losses on revaluations and disposals of investment assets	0	0	0	-108
<b>Net movement in Funds</b>	<b>6,151</b>	<b>285</b>	<b>6,436</b>	<b>633</b>
<b>Total Funds brought forward</b>	<b>126,270</b>	<b>362</b>	<b>126,632</b>	<b>125,999</b>
<b>Total Funds carried forward</b>	<b>132,421</b>	<b>647</b>	<b>133,068</b>	<b>126,632</b>

# Kenton Baptist Church

## Balance Sheet for the year ended 31 December 2021

### Balance Sheet

		2021		2020
	£	£	£	£
<b>Current Assets</b>				
Cash at Bank	43,868		37,496	
Cash in Hand	210		236	
London Baptist Property Board	27,534		27,493	
BU 12 month deposit account	0		60,820	
BU 3-month notice deposit	61,456			
M&G Units	0		587	
Nat West Deposit Account	0	133,068	0	
Total Current Assets				126,632
<b>Liabilities due within one year</b>	0	0	0	0
<b>Total Net Assets</b>		<b>133,068</b>		<b>126,632</b>
<b>Charitable Funds</b>				
Unrestricted Funds	132,421		126,271	
Restricted Funds	647		361	
<b>Total Funds</b>		<b>133,068</b>		<b>126,632</b>

These accounts were approved by the trustees at their meeting on 5<sup>th</sup> April 2022, and are signed on their behalf as follows:

Signature

Full name

Position

Date

Ian Richard Smith
Treasurer

# Kenton Baptist Church

## Notes to the Accounts for the year ended 31 December 2021

### 1) Accounting Policies

#### a) Basis of preparation

The accounts are prepared on a cash basis in accordance with the accounting regulations and reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for smaller entities (FRS102) and the Charities act 2011 and applicable regulations. M&G Charifund investment units, previously revalued annually, were sold in 2021. Following this disposal the SOFA is identical to a Receipts and Payments account. Differences between these two bases of preparation were never material.

#### b) Donations

Donations and gift aid relief from HMRC are accounted for when received.

#### c) Legacies

Legacies are accounted for when funds are received in cash or at bank.

#### d) Investment income

Investment income is included in the accounts in the year in which it was received.

#### e) Fund raising

The only costs involved in raising funds are the costs of purchasing envelopes for those who choose to give offerings in this fashion.

#### f) Grants payable

The church makes grants to other organisations whose charitable objects complement its work. They are accounted for in the year in which they are paid.

#### g) Governance costs

This represents direct expenditure on the governance of the Church. Most of the management is carried out without charge by volunteers. This intangible cost is not included in the statement of financial activities since there is no measurable cost to the volunteers for their service. Any *ex gratia* gifts made to the honorary independent examiner are included in Sundries.

#### h) Fixed assets

The Church and manse premises are included as notes to the balance sheet at insurance values because reliable market values are not available, and valuation would incur significant cost which would be onerous compared with the additional benefit gained by the user of the accounts.

# Kenton Baptist Church

## Notes to the Accounts for the year ended 31 December 2021

### 1) Accounting Policies cont'd

#### i) Depreciation

Depreciation has not been charged on the church or manse premises, because in the opinion of the trustees, the residual value of the asset is not less than the original cost price. All equipment purchases are accounted for as an expense in the year of purchase. Hence, the church does not account for fixed assets and depreciation does not arise.

#### j) Debtors

Tax reclaims on offerings are made on a tax year basis, normally in June following the end of the tax year. They are accounted for in the year in which they are received. In 2021 the tax rebate was received in May.

### 2) Expenses

#### a) Staff costs and trustees' expenses

	2021	2020
	£	£
Gross Wages and Salaries	36,043	35,334
Social security costs	0	0
Employer's pension costs attributable to current employees	3,701	3,707
	<u>39,744</u>	<u>39,041</u>

Social security costs to the Church are currently within the employers' NIC allowance.

The average number of employees during the year was two. No employee received emoluments in excess of £60,000 during the year 2021.

No other Deacon (trustee) or any person connected with them has received or is due to receive any remuneration for the year directly or indirectly from the general fund (or any other fund), other than as stated elsewhere in these accounts.

#### *Trustees' expenses:*

The senior minister receives expenses of office, and Trustees may from time to time receive reimbursement of expenses incurred on behalf of the Church.

#### *Transactions with Trustees:*

Richard and Elizabeth Smith (both Trustees) have on occasions undertaken printing on behalf of the Church through their business, Richard Smith Associates. The Trustees are satisfied that such work is undertaken at the Church's request and is invoiced at or below cost.

## Kenton Baptist Church

### Notes to the Accounts for the year ended 31 December 2021

#### b) Pensions

The church pays pension contributions for its minister to the Baptist Ministers Pension Trust Limited which is not contracted out of the state second pension. The scheme is a multi- employer scheme and it is not possible to identify the assets and liabilities of the scheme which are attributable to the church. In accordance with FSR17 therefore, the scheme is accounted for as defined contribution scheme. See further information in note 5.

#### c) Related Charities

The custodian trustee is the London Baptist Property Board which is charity number 24976. The Church is also a member of the Baptist Union of Great Britain, and the London Baptist Association. The Church made contributions totalling £5,000 (2020 £5,008) to the London Baptist Association Home Mission Fund as part of Mission Giving.

#### 3) **Fixed assets**

	<u>31/12/2021</u>	<u>31/12/2020</u>
Net Book value	£ 0	£ 0

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the Church's custodian trustee (The London Baptist Property Board Limited):

- a) Church premises at: Streatfield Road. Kenton, Harrow, Middlesex HA3 9BS which has an insured value at 1<sup>st</sup> January 2022 of: Buildings - £2,800,000 & Contents - £94,156.
- b) Church manse at 32 Kingshill Drive, Kenton, Harrow, Middlesex HA3 8TF which has an insured value at 1<sup>st</sup> January 2022 of: Building - £342,642

#### 4) **Investments, deposits and banking**

	<u>31/12/2021</u>	<u>31/12/2020</u>
M&G	£ 0	£ 587

These Charifund units were sold on 08/07/2021 for the sum of £661, which was transferred to the Church's current account.

The Church's current account with Barclays was closed in June 2021. Money held on 12-month deposit with the Baptist Union was moved to a 3-month account, and a new deposit account arranged through CAF Bank with Shawbrook Bank to hold some Church funds from early 2022.

## Kenton Baptist Church

### Notes to the Accounts for the year ended 31 December 2021

#### 5) Pension Scheme Liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). Assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925 but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 01/01/2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme will take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £361.21, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £19,500 as at 31st December 2021.

The total pension costs for the Church in 2021 were £7,973, of which £4,272 were deficit contributions. (2020 deficit contributions were £3,148).

Consequent upon the departure of the Minister from the Church in 2009, the Church had a cessation event under Section 75 of the Pensions Act 1995. This makes the Church liable for the proportion of the overall deficit (assessed by reference to the cost of securing benefits by the purchase of annuities) applicable to its previous Ministers who were members of the Scheme. In 2019 the Church entered into a "Deferred Debt Arrangement". Under this arrangement the Church is no longer liable for this debt, but continues to pay the ongoing deficiency contributions as outlined above. There are limited circumstances under the Deferred Debt Arrangement where the Church would become responsible for a debt equal to its share of the current Scheme deficit (assessed by reference to the up-to-date cost of securing benefits by the purchase of annuities). The Church has been advised that the estimated cost for the Church to buy out their Pension Scheme liabilities at 20<sup>th</sup> April 2022 was £8,900.

# Kenton Baptist Church

## Notes to the Accounts for the year ended 31 December 2021

### 6) Reserves note

	Balance at 31.12.20 £	Income £	Expenditure £	Transfer £	Gains (losses)	Balance at 31.12.21 £
<b>Unrestricted Funds</b>						
General Fund	124,246	107,811	101,089	(440)		130,527
Covenanters General Fund	(150)			150		0
Coda Club	0					0
FJ	0					0
Girl's Brigade General Fund	(5)			5		0
GBBC	77		77			0
Senior Adults	609	1,823	2,102			329
Swashbucklers	129	163	92			200
Toddlers & Co	1,365					1,365
<b>Total Unrestricted Funds</b>	<b>126,271</b>	<b>109,797</b>	<b>103,361</b>	<b>(285)</b>		<b>132,422</b>
<b>Restricted funds</b>						
Building fund	357			(357)		0
Kitchen Equipt.	0			647		647
GB Missionary	5			(5)		0
GB Camp fund	0					0
<b>Total Restricted Funds</b>	<b>362</b>	<b>0</b>	<b>0</b>	<b>285</b>		<b>647</b>
<b>Total Funds</b>	<b>126,632</b>	<b>109,797</b>	<b>103,361</b>	<b>0</b>		<b>133,069</b>

*A £75 surplus on sale of M&G Charifund units is included as General Fund income.*

*Following review of the 'Building Fund', a more correctly described 'Kitchen Equipment Fund' has been created as a restricted fund and the contents of the 'Building Fund' (£356.50), plus a further sum of £290 (donated separately but with the same purpose) formerly held in the General Fund, have been transferred into it.*

# **Kenton Baptist Church**

Notes to the Accounts  
for the year ended 31 December 2021



## **Kenton Baptist Church**

Supplementary Schedule to the accounts  
(not part of independently examined accounts)

### **Income & Expenditure Analysis for year ended 31<sup>st</sup> December 2021**

## Kenton Baptist Church

### Supplementary Schedule to the accounts (not part of independently examined accounts)

#### Analysis of Income and Expenditure for year ended 31<sup>st</sup> December 2021

	<b>2021</b>	<b>2020</b>
	<b>Total</b>	<b>Total</b>
	<b>£</b>	<b>£</b>
<b>Incoming Resources</b>		
Freewill Offerings	67,535	66,601
Donations	7,990	2,813
Hall lettings	31,526	23,576
Income from Church organisations, subs etc.	1,986	916
Church miscellaneous income	0	0
Interest	760	904
<b>Total Incoming Resources</b>	<b>109,797</b>	<b>94,810</b>
<b>Expenditures of Resources</b>		
Staff Cost & Expenses	44,172	42,435
Premises	35,673	30,029
Church Equipment	1,704	241
Outreach & Events	459	877
Church Organisations Materials and Equipment	1,742	1,250
Mission Giving	14,670	13,246
Admin & Misc.	4,941	5,991
<b>Total Resources Expended</b>	<b>103,361</b>	<b>94,069</b>
<b>Net incoming/(outgoing) Resources</b>	<b>6,436</b>	<b>741</b>

During the year the Church gave to Church organisations £0 (2020: £0) and received from Church organisations £0 (2020: £0).

## Kenton Baptist Church

### Report of the Diaconate for the year ended 31 December 2021

During 2021 we completed the process of moving our banking arrangements from Barclays to CAF Bank. The Deacons continued to monitor risks to the Church, including financial risk and those relating to maintaining Covid-secure activities. Many other formal reviews were delayed to 2022.

#### f) Diaconate responsibilities


The Diaconate is responsible for preparing this report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards. Charity Law requires the Diaconate to prepare financial statements for each financial year which give a true and fair view of the affairs of Kenton Baptist Church and of its incoming and outgoing resources for the year.

In preparing these financial statements, the Diaconate is required to

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed appropriately in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that Kenton Baptist Church will continue to exist

The Diaconate is responsible for keeping adequate accounting records that disclose with reasonable accuracy the financial position of the Church and which enable it to ensure that the financial statements comply with applicable Accounting Standards of Recommended Practice (the FRS102), and the Accounting Regulations set out under the Charities Act 2011. It is also responsible for safeguarding the assets of the Church and for taking reasonable steps for the prevention and detection of fraud.

The trustees approved the trustees' report above at their meeting on 5<sup>th</sup> April 2022. It is signed on behalf of the charity's trustees as follows:

Signature	
Full name	Antony David Rose
Position	Church Secretary
Date	22/5/22

## Kenton Baptist Church

### Report of the Independent Examiner to the Diaconate for the year ended 31 December 2021

#### Independent examiner's report to the Ministers and Deacons (the trustees) of Kenton Baptist Church

I hereby report on your accounts for the year ended 31/12/2021 as set out on the attached pages and on my examination thereof under S145 of the Charities Act 2011 (CA2011) & guidance from the Baptist Union.

#### Respective responsibilities of Trustees and Examiner

The trustees are responsible for the preparation of the accounts. You consider that the audit requirement of S144 of the Charities Act 2011(CA2011 The Act) does not apply. It is my responsibility to report, on the basis of procedures specified in the general directions given to the charity commissioners under S145(5) (b) of the act whether particular matters have come to my attention.

#### Basis of report

My examination was carried out in accordance with the General Directions given by the Charity Commission under S145 of the act. That examination includes a review of your accounting records and a comparison of the accounts to those records. It also includes consideration of any unusual items or disclosures in the accounts and seek explanations from you to them. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the accounts.

#### Independent Examiners statement

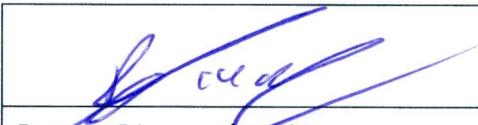
During my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep proper accounting records in accordance with S130 CA2011
  - to prepare accounts with accordance with the accounting records and the requirements of that Acthave not been met.
2. to which I believe attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature

Full name

Date


Darren Diamond ACCA
9/8/22

# Kenton Baptist Church

## Balance Sheet for the year ended 31 December 2021

### Balance Sheet

	2021		2020	
	£	£	£	£
<b>Current Assets</b>				
Cash at Bank	43,868		37,496	
Cash in Hand	210		236	
London Baptist Property Board	27,534		27,493	
BU 12 month deposit account	0		60,820	
BU 3-month notice deposit	61,456			
M&G Units	0		587	
Nat West Deposit Account	0	133,068	0	
<b>Total Current Assets</b>				126,632
<b>Liabilities due within one year</b>	0	0	0	0
<b>Total Net Assets</b>		<b>133,068</b>		<b>126,632</b>
<b>Charitable Funds</b>				
Unrestricted Funds	132,421		126,271	
Restricted Funds	647		361	
<b>Total Funds</b>		<b>133,068</b>		<b>126,632</b>

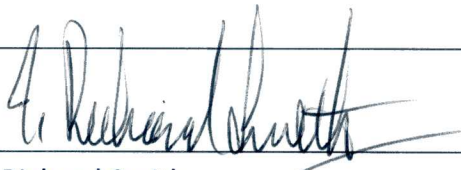
These accounts were approved by the trustees at their meeting on 5<sup>th</sup> April 2022, and are signed on their behalf as follows:

Signature

Full name

Position

Date


Ian Richard Smith
Treasurer
22nd May 2022