

# **Ashurst Drive Baptist Church**

**Accepting, Developing, Belonging, in Christ**

**Report and Accounts year ended  
31 December 2020**

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## **Charity Information**

### **Trustees**

Mrs Fay Chambers  
Mrs Mary Mallin  
Dr Doni Daniel  
Rev. Dr Amutha Devaraj  
Mr Kishore Battu  
Mr Sudhakar Rajamanickam  
Mr David Howarth  
Mr Senthur Balaji  
Mrs Gill Davies

### **Governing Document**

Constitution adopted May 2009

### **Charity Registration Number**

1141907

### **Custodian Trustees**

The church buildings are held under the  
custodian trusteeship of the London Baptist  
Property Board

### **Address for Correspondence**

Ashurst Drive Baptist Church  
Gants Hill  
Ilford  
IG2 6QH

### **Independent Examiner**

Mr Femi Okeniyi  
9 Yoxley Approach  
Ilford Essex  
IG2 6PY

### **Bankers**

Bank of Scotland  
London Chief Office  
PO Box 1000  
London  
BX2 1LB

## **Report of the Trustees for Year ending 31 December 2020**

The Trustees have the pleasure in submitting the Report and Accounts for the year to 31 December 2020

### **Structure, Governance and Management**

The name of the church is Ashurst Drive Baptist Church. In 2009, the church adopted a new constitution and has become a registered charity with the Charity Commission.

Under the constitution, the executive body of the Church is the Ministry Team, including minister(s) and worship leader(s) if any, deacons, secretary, treasurer and elder(s), if any. These people are the Managing Trustees.

### **Objectives and Activities**

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The aims of the Church are:

- to maintain and develop the worship life of the Church
- to provide pastoral care for the members, worshippers, and community
- to develop the building for the use of the community
- to develop the ministry to the area

### **Public Benefit**

When planning the Church's activities, the Trustees have considered the Charity Commission's guidance on public benefit, and, in particular, the specific guidance on charities for the advancement of religion and so

- The Church's worship services are open to all, and we operate an open communion table
- The church provides pastoral support and care for those in both the Church and wider community
- The Church makes use of its premises during the week in a wide range of social action projects, which benefit the community at large and are open to all faiths and/or none.

### **Achievement and Performance**

Amutha Devaraj has been continuing as Newly Accredited Minister (NAM) in Ashurst Drive Baptist Church. The church started with a great 'Vision 2020', introducing the congregation the 'Daily Connect – Prayers for the week' and Reading the entire Bible in a year as a congregation together. This has uplifted the congregation and connects them with God through prayers and Bible reading. The church celebrated the International Women's Day' in March 2020 and about 100 women from the local congregation and the community around gathered for a meal. Our local congregation shared stories and sang songs together. Then the Covid-19 pandemic kicked on and the church premise was closed following the government guidelines. Having said, the church strived through the pandemic in organising church worship services through online. A tremendous work has been invested on making the Church services online. This has helped the local congregation to attend the services from home and also has been a

good outreach to the community particularly when people were going through down time. The church organised a team of people within the congregation to help our vulnerable adults called 'ADBC Helpline Team'. A team of about 20 volunteers were committedly serving our old age congregation by doing shopping, getting medical prescriptions, regular contact over phone and for the rest of the emergency needs. The elderly congregation appreciated this team's consistent and dedicated help. Some of this helpline offered help to the neighbouring community as well. It has been a great mission work to the vulnerable communities during the pandemic. As the buildings were empty, a considerable building work happened in the summer 2020. We refurbished the entire toilets used by PreSchool. These have increased the appealing and are comfortable and hygienic for the children attending from the local community. The Preschool restarted from September 2020 according to the government guidelines. The church did the renovation of the preschool (Grenfell Hall) wall in 2020, which was found being damaged over the period. The church changed the window glasses to double glazing helps for energy saving and is cost effective. Also, we changed all lights in the main hall to energy saving LED lights.

In the month of May 2020, the church arranged for an online Bible study on the letters of John (1,2 and 3 John). Rev. Dr Pieter Lalleman ran the zoom Bible study for the congregation and everyone who attended the study was benefitted. We were finding alternative ideas to connect with the people in the lockdown restriction. We started Zoom youth Bible study and ran an alpha course for the young people in the church. London Baptist Association asked the church whether we can train an intern. We agreed and had an intern trained in our church, leading and preaching in the online Sunday services and whenever we opened the church following the government guidelines. Since the church could not meet in person, we arranged for Zoom communion service and prayer meeting regularly once a month in this year. We did not want to leave our children unaddressed during this pandemic and hence started Zoom Sunday School every Sunday afternoon. The children within the church, outside the church and sometimes from abroad attended the zoom Sunday School.

We used to gather in the church for playing Badminton and this was not allowed in the pandemic and hence the group was meeting regularly in zoom for not to lose contact. Our church used to be utilised as polling station for the London Mayoral elections but in year 2020, it was cancelled at the last minute. We also hold a number of house groups during the week and all these groups started meeting via Zoom. We reopened the churches nearly on three occasions during this pandemic according to the government guidelines. The risk assessments were made for reopening the church according to Baptist Union guidelines. Some of our congregation expressed their interest in attending Baptismal lessons to explore where they stand in their faith. A series of lessons were taken and they are now waiting for the grand occasion to happen. In 2020, we had a film night through zoom with our congregation and we all had a good time together. We had a virtual breakfast morning in 2020 and had a sit-chat session connecting with the congregation of the church.

We have lost two of our church members in Covid. The families were given pastoral care through zoom and video call during the mourning period. The funerals were conducted in the local crematoriums.



### **Financial Review**

Ashurst Drive Baptist Church finance situation is lot better this year, despite lockdown for the first time in the last few years we finished on a positive balance. During the year, receipts were £188,317 and payments for the year amounted to £153,703 which gave a positive balancer of £34,614 which includes the gift aid claims.

We manged to claim the gift aid for 2018-2019 which was missed last year and 2019-2020 claims as well. Also, this year we have 83b manse rented and we have regular income coming from that as well. We repaid £12,893 towards the loan which leaves the loan balance as of end of 2020 as £37,332.

### **Reserves Policy**

The Trustees believe that the Church's reserves are adequate to meet its running costs and to allow for the future development of the building and of the mission of the Church.

### **Risk Statement**

The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

### **Trustees' Responsibilities**

Charity law requires that us as trustees prepare financial statements for each accounting year, which give a true and fair view of the state of the charity and of its income and expenditure.

We are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- 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 maintaining 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. 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.

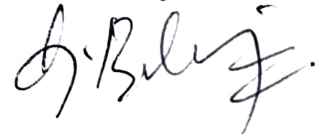
### **Approval**

This report was approved by the Trustees on 1<sup>st</sup> October 2021 and signed on their behalf by:

Fay Chambers – Secretary



Senthur Balaji – Treasurer



# Receipts & Payments Account

## As at 31 December 2020

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
<b>Receipts</b>					
<b>Voluntary receipts</b>					
Offerings	1	55744		11780	67524
Thank Offering	2	6263			6263
Gift Aid Tax refunds	3	25785			25785
Sundry Donations	4	8887		772	9659
Donations to outside causes	5			437	437
Groups	6		723		723
<b>Generated Funds</b>					
Pre-School Fees	7		62669		62669
<b>Other Incoming Resources</b>	8	3091		12166	15257
<b>Total Receipts</b>		99770	63392	25155	188317
<b>Payments</b>					
Ministry Costs	9	38899			38899
Preschool expenses & refunds	10		50679		50679
Pension Deficit	11	3221			3221
Loan repayment	12			12893	12893
Cleaning & Utilities	13	13989			13989
Premises	14	20632			20632
Administration & Stationery	15	1008			1008
Subscriptions	16	2203			2203
Special Events	17	834			834
Charity	18			6529	6529
Groups various expenditure	19		896		896
Internship	20	1920			1920
<b>Total Payments</b>		82706	51575	19422	153703
<i>net of receipts/(payments)</i>		17064	11817	5733	34614
Transfers between funds	21	1330	-6000	4670	
<b>Net Movement in Funds</b>		18394	5817	10403	34614
<b>Fund Balances b/fwd 1/1/2019</b>		29798	34393	2285	66476
<b>Cash funds this year end</b>		48192	40210	12688	101090

## Notes to Financial Statements year ended 31<sup>st</sup> December 2020

### Accounting Policies

The Financial Statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.

### Accounting Period

These accounts relate to the period from January 2020 - December 2020 to fall in line with Church Constitution which states that the accounting period should run from January - December

### Analysis of Fund Movements for The Year

- i. UNRESTRICTED FUNDS may be used by the Church for any of its ordinary purposes.

The movements in the fund are shown in the Receipts and Payments Account.

<b>FUND NAME</b>	<b>Bal 1 Jan</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Bal 31 Dec</b>
General A/c	9304	90883	70494	1330	31023
Legacy Fund	20494	8887	12212	0	17169
	<b>29798</b>	<b>99770</b>	<b>82706</b>	<b>1330</b>	<b>48192</b>

- ii. DESIGNATED FUNDS are part of unrestricted funds and represent sums set aside out of ordinary funds for specific designated purposes. They are not legally distinct funds and can be transferred back into the general account at any time.

<b>Fund Name</b>	<b>Bal 1 Jan</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Bal 31 Dec</b>
Group Cash A/c's	861	543	552		852
Group Trust A/c's	2318	180	344		2154
Preschool	31214	62669	50679	-6000	37204
	<b>34393</b>	<b>63392</b>	<b>51575</b>	<b>-6000</b>	<b>40210</b>

- iii. RESTRICTED FUNDS represent income received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. They cannot be added to unrestricted funds without the consent of the donor.

<b>Fund Name</b>	<b>Bal 1 Jan</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>Bal 31 Dec</b>
Fellowship Fund	1763	772	900		1635
Partners Building for Ministry		23946	12893		11053
BMS World Mission		387	1287	900	0
HM			2200	2200	0
Christian Aid	522	50	1022	450	0
Donations outside causes			1120	1120	0
	<b>2285</b>	<b>25155</b>	<b>19422</b>	<b>4670</b>	<b>12688</b>



## Notes to Financial Statements as at 31<sup>st</sup> December 2020

	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 1 Offerings</b>				
Loose Collections	24925			24925
Envelopes inc s/o	30419			30419
Fellowship Fund	400			400
Partners Building for Ministry			11780	11780
	<b>57444</b>		<b>11780</b>	<b>67524</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 2 Thankoffering</b>				
Congregation	6263			6263
	<b>6263</b>			<b>6263</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 3 Gift Aid Tax Refunds</b>				
General a/c	25785			25785
	<b>25785</b>			<b>25785</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 4 Sundry Donations</b>				
Donations -Others	8887		772	9659
	<b>8887</b>		<b>772</b>	<b>9659</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 5 Donations to outside causes</b>				
BMS Birthday			387	387
Christian Aid			50	50
			<b>437</b>	<b>437</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 6 Groups</b>				
Group Trust a/cs		180		180
Groups cash a/cs		543		543
		<b>723</b>		<b>723</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 7 Pre-School Fees/deposits</b>				
		<b>62669</b>		<b>62669</b>
	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 8 Other Incoming Resources</b>				
Other income	3091			3091
Manse rental income			12166	12166
	<b>3091</b>		<b>12166</b>	<b>15257</b>

	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 9 Ministry Costs</b>				
Stipend(net), Tax/NI, expenses	38899			38899
<b>Partners Building for Ministry</b>				
Stipend(net)/expenses				
	<b>38899</b>			<b>38899</b>

	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 10 Pre-School - Wages/NI/Tax</b>				
Wages/NI/Tax & Refunds		50679		50679
		<b>50679</b>		<b>50679</b>

	Unrestricted £	Designated f	Restricted f	Total £
<b>Note 11 Pension Deficit</b>				
Pension Deficit	3221			3221
	<b>3221</b>			<b>3221</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 12 Loan Repayment</b>				
LBPB Loan Repayments			12893	12893
			<b>12893</b>	<b>12893</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 13 Cleaning &amp; Utilities</b>				
Lighting/Heating/Water	6985			6985
Cleaning Contract	4882			4882
Sundry Expenses	1222			1222
Phone & Broadband	900			900
	<b>13989</b>			<b>13989</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 14 Premises</b>				
83a manse repairs	150			150
83b manse repairs	365			365
Church Upkeep	4770			4770
Insurance	3134			3134
<b>Legacy fund expenses</b>				
Live Streaming expenses	3666			3666
Preschool toilet refurb materials	8547			8547
	<b>20632</b>			<b>20632</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 15 Administration</b>				
Printing/Stationery etc	943			943
Sundry Expenses	65			65
	<b>1008</b>			<b>1008</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 16 Subscriptions</b>				
Payroo	144			144
Baptist Union	338			338
CCLI & OFCOM PMSE	1042			1042
LBA	450			450
NIFOC	25			25
Zoom	58			58
Website	146			146
	<b>2203</b>			<b>2203</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 17 Special Events</b>				
Int'l women's day	264			264
Worship thru' Rhythm	200			200
Other Outreach	370			370
	<b>834</b>			<b>834</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 18 Charity</b>				
BMS & BMS Birthday			1287	1287
HM			2200	2200
Christian Aid			1022	1022
Fellowship Fund			900	900
Donation to other causes			1120	1120
			<b>6529</b>	<b>6529</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 19 Groups Expenditure</b>				
Groups Cash a/c's		552		552
Groups Trust a/c's		344		344
		<b>896</b>		<b>896</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 20 Internship</b>				
Internship expenses	1920			1920
	<b>1920</b>			<b>1920</b>

	Undesignated £	Designated f	Restricted f	Total £
<b>Note 21 Inter-fund transfers</b>				
Preschool to General a/c		-6000		-6000
Group a/c to General a/c	1330			1330
General a/c to other causes			1570	1570
General a/c to BMS/HMF			3100	3100
	<b>1330</b>	<b>-6000</b>	<b>4670</b>	<b>0</b>



### **Assets for Church Purposes**

The church is the beneficial owner of the church and properties, the legal title to which is held by the Church's custodian trustee, The London Baptist Property Board Limited. These are listed on the statement of Assets and Liabilities as non-monetary Assets.

## **Assets**

	<b>£</b>
Bank Account	63471
Pre School Bank account	24524
Pre School Bank account - deposit monies	12680
Cash in Hand held by Groups	416
	<b>101091</b>

### **Represented by balances on following accounts**

#### **Undesignated accounts**

General account	31023
Legacy Fund	17169
<b>Total</b>	<b>48192</b>

#### **Designated accounts**

Group Cash Accounts	852
Group Trust Accounts	2154
Heating fund	
Pre -School General account	24524
Pre-School Contingency	10000
Pre -School Deposit monies	2680
<b>Total</b>	<b>40210</b>

#### **Restricted accounts**

Fellowship Fund	1635
Partners building for Ministry Fund	11053
<b>Total</b>	<b>12688</b>

#### **Non-monetary assets - assets retained for Church use shown at insured value**

Church Buildings	2,129,434
Church Manse - 83a Headley Drive	274,994
Church Manse - 83b Headley Drive	251,664
Fixtures, furniture & Equipment (inc Organ)	143,735

## **Liabilities**

#### **LBPB Loan**

LBPB Loan Outstanding	37,332
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CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

ASHURST DRIVE BAPTIST CHURCH

On accounts for the year  
ended

31ST DECEMBER 2020

Charity no  
(if any)

1141907

Set out on pages

1-13

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended DD/MM/YYYY.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the  
accounts in accordance with the requirements of the Charities Act 2011  
("the Act").

I report in respect of my examination of the Trust's accounts carried out  
under section 145 of the 2011 Act and in carrying out my examination, I  
have followed all the applicable Directions given by the Charity Commission  
under section 145(5)(b) of the Act.

Independent  
examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to  
undertake the examination by being a qualified member of [insert name of  
applicable listed body]]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have  
come to my attention in connection with the examination (other than that  
disclosed below \*) which gives me cause to believe that in, any material  
respect:

- the accounting records were not kept in accordance with section 130  
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements  
concerning the form and content of accounts set out in the Charities  
(Accounts and Reports) Regulations 2008 other than any requirement  
that the accounts give a 'true and fair' view which is not a matter  
considered as part of an independent examination.

I have no concerns and have come across no other matters in connection  
with the examination to which attention should be drawn in this report in  
order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

5/10/2021

Name:

OLUFEMI OKENIYI

Relevant professional  
qualification(s) or body

(if any):

Address:

9 YOXLEY APPROACH  
BARKINGSIDE  
ESSEX IG2 6PY.

## Section B

### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.