

# SOUTHALL BAPTIST CHURCH

England & Wales - Charity number 1147013

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2012-04-25

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Southall Baptist Church  
Western Road  
Southall  
Middlesex  
UB2 5DS

**Phone** 02085743789

**Email** [cmstreets@btinternet.com](mailto:cmstreets@btinternet.com)

## Activities

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**Objects:** 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.

**Activities:** Southall Baptist Church provides worship and prayer and carries out dedication services for new born children and adult baptism by immersion following a person becoming a Christian. The church is licensed to register Marriages and Blessing of Marriages (following Registry Office weddings). Funeral services for members of the church family and also the community are also taken.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Ealing

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£304,711	£140,583	-	-
2023-12-31	£111,319	£142,189	-	-
2022-12-31	£103,930	£89,500	-	-
2021-12-31	£91,266	£102,829	-	-
2020-12-31	£91,851	£86,205	-	-

## Trustees

Name	Role	Appointed
CHRISTINE MARJORIE STREETS		2012-04-24
DAVID STREETS		2012-04-24
DOUGLAS JOHN RUNDELL		2012-04-24
SUSAN CHREDWEN WELCH		2012-04-24
Shaleem Asghar		2026-05-10

**SOUTHALL BAPTIST CHURCH**

England & Wales - Charity number 1147013

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**SOUTHALL BAPTIST CHURCH**

**CHARITY REGISTRATION NUMBER 1147013**

Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Apple dram Lane South  
Chichester  
PO20 7EG

**SOUTHALL BAPTIST CHURCH**

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FOR THE YEAR ENDED 31ST DECEMBER 2024**

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## **SOUTHALL BAPTIST CHURCH**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1147013	
<b>START OF FINANCIAL YEAR</b>	01 January 2024	
<b>END OF FINANCIAL YEAR</b>	31 December 2024	
<b>TRUSTEES AT 31 DECEMBER 2024</b>	Christine Streets David Streets Douglas Rundell Lal Masih Susan Welch	
<b>ELDERS</b>	David Streets James Park Lal Masih	
<b>DEACONS</b>	Douglas Rundell Shaleem Asghar Sergio Bragga Susan Welch Parveen Aneel - Resigned 30.11.25	Paul Pervez Simro Sidhu - Resigned 30.11.25 Alberio Vieira

The Trustees are appointed by church members at an annual church meeting.

<b>GOVERNING INSTRUMENT</b>	The church is governed by its own constitution and rules as approved at the church members' meeting.
<b>REGISTRATION DATE</b>	25th April 2012
<b>OBJECTS</b>	<p>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.</p> <p>The Church exists to proclaim the Christian faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.</p>
<b>CORRESPONDENCE ADDRESS</b>	Mrs Christine Streets Southall Baptist Church 14 Western Road Southall Middlesex UB2 5DS
<b>PRIMARY BANKERS</b>	Barclays Bank Plc Southall Branch Hounslow
<b>INDEPENDENT EXAMINER</b>	K Gomes FCIE Independent Examiners Ltd The Grain Store Hills Barns Appledram lane South Chichester PO20 7EG

## **SOUTHALL BAPTIST CHURCH**

### **TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024**

#### **OBJECTS AND ACTIVITIES**

The church is fully open and we continue to stream the weekly service by You Tube and a mid-week meeting continues to take place on Zoom. Church meetings have been held bi-monthly. Members continue to give online and also have the opportunity to use a card machine together with cash. Members that are without digital communication have been contacted by telephone and post including a monthly church letter. People have visited the elderly and infirm where they can on a regular basis. Pastoral care of the local congregations has been carried out by the local pastors and elders. Our Homeless ministry and Senior Citizens ministry continue to run.

The Sunday morning services are normally conducted in English. Other congregations which come under the umbrella of Southall Baptist Church are carried out mainly in their mother tongues of Punjabi/Urdu/Portuguese/Lingala/Kachin.

Being aware of the Commissions guidance on public benefit and in particular the specific guidance on Charities for the advancement of religion people are encouraged to live out their faith by taking part in worship and prayer learning about the Gospel and developing their knowledge and trust in Jesus.

#### **WORSHIP AND PRAYER**

Prayer groups are normally available throughout the week giving people the opportunity for quiet times sometimes online.

As of 31 December 2024, there were 241 church members. These numbers would not necessarily reflect the true attendance at services as these are also attended by non-members.

We carry out dedication services for new-born children and adult baptism by immersion following a person becoming a Christian. We are licensed to register Marriages and Blessing of Marriages (following Registry Office weddings). Funeral services for members of the church family and the community are also taken.

#### **CHURCH**

Finally the sale of Hammond Road was completed in August thus releasing funds to replace the main church roof and ensure funds are available for future building works. The church received a net figure of £209,050.80 which is kept on deposit with the London Baptist Property Board.

#### **PASTORAL CARE**

A Seniors Group runs two mornings a week in the building together with café facilities. This serves the local community. Fixtures and fittings for this are the responsibility of the church. Fire, Health and Safety regulations are complied with. We also carry out meetings for refugees placed in local hotels.

Sunday school operates each week but with much smaller numbers.

#### **MISSION AND EVANGELISM**

The church has a sponsorship licence Tier 2 Minister of Religion from the UK Border Agency. The ethnic diversity of the church enriches church life.

#### **FINANCE**

Total receipts of unrestricted funds were £240,871 and the total receipts of restricted funds were £63,840 these were gifts for specific purposes. We carried forward the total funds of £418,620, Unrestricted £396,379 and Restricted £22,241.

Giving continues to be made through online banking and weekly offerings. We have also commenced the weekly use of online payments by using SumUp machines. The accounts are balanced each month.

The Payroll consists of 5 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme.

**SOUTHALL BAPTIST CHURCH**

**TRUSTEES' REPORT Continued  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

The building of the former Baptist Church at Harmondsworth remains under the umbrella of Southall Baptist Church.

The church property at 25 Tilney Road is let to a church family, as is a flat at the rear of the church. All income and payments for the latter two properties are passed through the Church Rent Account.

**GOVERNANCE**

The church is a member of the London Baptist Association, The Baptist Union of Great Britain and The Evangelical Alliance.

Leaders and trustees of the main church have met on a regular basis to deal with pastoral and administration matters. Meetings also deal with the seeking and calling of a new minister. The moderator meets with the elders on a monthly basis and visits the church every three months.

**RISK ASSESSMENT**

The trustees, elders and deacons actively review the major risks which the charity faces on an annual basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees, elders and deacons have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**RESERVES POLICY**

The trustees, elders and deacons have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees, elders and deacons aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees, elders and deacons will endeavour not to set aside funds unnecessarily.

**Trustees' Responsibilities**

The Charities Act 2022 requires the trustees to prepare financial statements for each financial year which presents a true and fair view of the state of affairs of the Charity and of the surplus of the Charity for that period. In preparing those financial statements the trustees are required to:

- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. 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.

I approve the attached statement of financial activities and balance sheet and confirm that I have made available all information necessary for its preparation.

Approved by the Trustees on.....*27 October 2025*.....

Signed on their behalf by Trustee .....*David Streets*.....

Printed Name: *DAVID STREETS,*

**SOUTHALL BAPTIST CHURCH**  
**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 14.

**Respective responsibilities of trustees and examiner**

As the charity's trustees of Southhall Baptist Church are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2022 ('the Act').

I report in respect of my examination of Southhall Baptist Church accounts carried out under section 145 of the 2022 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**

Since Southhall Baptist Church gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2022 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Charity Independent Examiners, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of Southhall Baptist Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

Signed :



Date : 28.10.2025

K Gomes FCIE,MAAT  
Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Appledram lane South  
Chichester  
PO20 7EG

**SOUTHALL BAPTIST CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

	<b>Notes</b>	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>INCOMING RESOURCES</b>					
Donations & Legacies	<b>3a</b>	237,054	63,840	300,894	98,083
Investment Income	<b>3b</b>	1,000	-	1,000	13,200
Charitable Activities	<b>3c</b>	2,817	-	2,817	36
<b>TOTAL INCOMING RESOURCES</b>		<b>240,871</b>	<b>63,840</b>	<b>304,711</b>	<b>111,319</b>
<b>PAYMENTS</b>					
Costs of Charitable Activities	<b>4a</b>	34,417	61,190	95,607	94,001
Costs of Generating Funds	<b>4b</b>	44,976	-	44,976	48,187
<b>RESOURCES EXPENDED</b>		<b>79,393</b>	<b>61,190</b>	<b>140,583</b>	<b>142,188</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>161,478</b>	<b>2,650</b>	<b>164,128</b>	<b>(30,869)</b>
<b>TRANSFERS BETWEEN FUNDS</b>		-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>161,478</b>	<b>2,650</b>	<b>164,128</b>	<b>(30,869)</b>
<b>RECONCILIATION OF FUNDS:</b>					
Balances Brought Forward		234,901	19,591	254,492	285,360
<b>BALANCES CARRIED FORWARD</b>		<b>396,379</b>	<b>22,241</b>	<b>418,620</b>	<b>254,491</b>

Movements on all reserves and all recognised gains and losses are shown above. All the organisation's operations are classed as continuing.

The notes form part of these financial statements, found on page:9 to 14

**SOUTHALL BAPTIST CHURCH**

**BALANCE SHEET  
AS AT 31 DECEMBER 2024**

	Notes	Unrestricted Fund £	Restricted Fund £	Total 31-Dec-24 £	Total 31-Dec-23 £
<b>Assets</b>					
Tangible Assets	2	185,800	-	185,800	185,800
Investment Assets	6	-	-	-	-
		<u>185,800</u>	<u>-</u>	<u>185,800</u>	<u>185,800</u>
<b>Current Assets</b>					
Debtors & Prepayments	8	12,447	-	12,447	12,447
Cash at bank and in hand	7	199,632	22,241	221,873	57,654
<b>Total Current Assets</b>		<u>212,079</u>	<u>22,241</u>	<u>234,320</u>	<u>70,101</u>
<b>Creditors:</b> amounts falling due within one year	9	1,500	-	1,500	1,410
<b>NET CURRENT ASSETS</b>		<u>210,579</u>	<u>22,241</u>	<u>232,820</u>	<u>68,691</u>
<b>TOTAL ASSETS</b> less current		<u>396,379</u>	<u>22,241</u>	<u>418,620</u>	<u>254,491</u>
<b>Creditors:</b> amounts falling due in more than	10	-	-	-	-
<b>NET ASSETS</b>		<u>396,379</u>	<u>22,241</u>	<u>418,620</u>	<u>254,491</u>
 <b>FUNDS OF THE CHARITY</b>					
General Funds		396,379	-	396,379	234,901
Restricted funds	5	-	22,241	22,241	19,591
<b>TOTAL FUNDS</b>		<u>396,379</u>	<u>22,241</u>	<u>418,620</u>	<u>254,491</u>

**Trustees Responsibilities**

The Charities Act 2022 requires the Trustees to prepare statements for each financial year which give a true and fair view of the state of affairs of the Trust and of the surplus of the Trust for that year. In preparing those financial statements the Trustees are required to:-

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements were approved, authorised and signed on their behalf by:

Approved by the Trustees on 27th October 2025

Signed on their behalf by Trustee David Streets

Print Name: DAVID STREETS

**SOUTHALL BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES**

**a) Basis of Preparation**

The financial statements have been prepared on the historical cost convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102, and being a small charity has claimed exemption under Section 1a not to prepare a cash flow statement.

**b) Donations** are accounted for gross when received.

**c) Legacies**

Legacies are accounted for when their receipt is certain and can be properly quantified.

**d) Investment Income**

Investment income is included in the accounts in the year it is receivable.

**e) Fund Raising and Publicity Costs**

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**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 volunteers for their service.

**h) Fixed Assets**

The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

Furniture and Equipment in the church premises is included at cost or net realisable value.

**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.

Depreciation on other fixed assets are calculated to write off the cost on a reducing balance basis over their expected useful life, at the following rates:

Equipment	25%
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**j) Investment Assets**

Quoted investments are stated at market value. All other investment assets are shown at cost price

**k) Changes in Accounting policies and previous accounts**

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

**SOUTHALL BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2024**

**2. TANGIBLE FIXED ASSETS**

	Buildings £	Equipment £	<b>45657</b> £
<b>Cost</b>			
At 1 January 2024	185,800	33,549	219,349
Additions	-	-	-
At 31 December 2024	<u>185,800</u>	<u>33,549</u>	<u>219,349</u>
<b>Accumulated Depreciation</b>			
At 1 January 2024	-	33,549	33,549
Charge for the Year	-	-	-
At 31 December 2024	<u>-</u>	<u>33,549</u>	<u>33,549</u>
<b>Net Book Value</b>			
At 31 December 2024	<u><b>185,800</b></u>	<u>-</u>	<u><b>185,800</b></u>
At 31 December 2023	<u>185,800</u>	<u>-</u>	<u>185,800</u>

All fixed assets are used for the direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31 December 2024 : none, 31 December 2023 : none.

**3. INCOMING RESOURCES**

	Note	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>a) Donations &amp; Legacies</b>					
General Offerings and Donations		29,429	-	29,429	26,567
Sundry Offerings		13,825	-	13,825	3,656
Unrestricted Gift Aid BGC		29,754	-	29,754	29,624
Sale of Property		164,046	-	164,046	-
Restricted Income:					
Building Fund		-	45,950	45,950	350
Earmarked Accounts		-	10,401	10,401	16,594
Other Churches		-	4,800	4,800	8,850
Subsidiary Accounts		-	2,689	2,689	8,442
Grants from council		-	-	-	4,000
		<u><b>237,054</b></u>	<u><b>63,840</b></u>	<u><b>300,894</b></u>	<u><b>98,083</b></u>
<b>b) Investment Income</b>					
Interest Received		2,817	-	2,817	36
		<u><b>2,817</b></u>	<u>-</u>	<u><b>2,817</b></u>	<u><b>36</b></u>
<b>c) Charitable Activities</b>					
Rental Income		1,000	-	1,000	13,200
		<u><b>1,000</b></u>	<u>-</u>	<u><b>1,000</b></u>	<u><b>13,200</b></u>

**SOUTHALL BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**4. RESOURCES EXPENDED**

<b>a) Charitable Activities</b>	Note	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Bank Charges		550	-	550	483
Bedfont		-	-	-	432
Catering		2,916	-	2,916	3,318
Cleaning		1,451	-	1,451	1,598
Fabric		8,226	-	8,226	3,798
Gifts		-	-	-	978
Other Churches		3,831	-	3,831	36,184
Home Mission Fund & Baptist Missionary Society		1,800	-	1,800	1,800
Insurance		3,192	-	3,192	2,671
Mission		3,189	-	3,189	3,241
Office		826	-	826	541
Rent:		-	-	-	560
Council Tax		1,292	-	1,292	
Property Expenses (Tilney Rd/Flat)		894	-	894	1,220
Barclaycard		-	-	-	5,967
Building Fund		-	41,722	41,722	-
Earmarked Accounts		-	11,257	11,257	14,676
Other Churches		-	5,734	5,734	4,131
Subsidiary Accounts		-	2,478	2,478	5,136
Independent Examiner Fee		1,500	-	1,500	1,260
Professional Fees		4,750	-	4,750	6,007
		<b>34,417</b>	<b>61,190</b>	<b>95,607</b>	<b>94,001</b>

**b) Cost of Generating Funds**

	Note	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Speakers		4,585	-	4,585	2,510
Sundry Expenditure		755	-	755	928
Telephone		1,217	-	1,217	-
<i>Utilities:</i>					
Gas		6,326	-	6,326	3,541
Electric		4,227	-	4,227	9,397
Water		1,497	-	1,497	1,306
Wages & Salaries		26,369	-	26,369	30,505
		<b>44,976</b>	<b>-</b>	<b>44,976</b>	<b>48,187</b>

**SOUTHALL BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**5. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	Balance 01-Jan-24	Income £	Expenditure £	Transfer £	Balance 31-Dec-24 £
<b>Building Fund</b>	350	45,950	(41,722)	-	4,579
Cards	214	-	-	-	214
Asian Convention/Glory TV	1,029	430	(200)	-	1,259
Feeding the Homeless	1,771	400	(1,459)	-	712
Fruits	50	10	-	-	60
Funeral & Seed	83	-	-	-	83
Harlesden Church	1,523	-	-	-	1,523
Kim	(40)	15	-	-	(25)
Loan (originally £1,500)	(2,800)	600	-	-	(2,200)
Loan to Airport Church- ROPE (GA)	(946)	432	-	-	(514)
Seniors	4,173	7,819	(9,598)	-	2,394
Spurgeon's/Tearfund	-	695	-	-	695
Sunday School/Youth	1,228	-	-	-	1,228
Transport	200	-	-	-	200
Turkey	20	-	-	-	20
Worship	80	-	-	-	80
	<u>6,635</u>	<u>10,401</u>	<u>(11,257)</u>	<u>-</u>	<u>5,779</u>
<b>Other Churches</b>					
Harmondsworth	<u>7,057</u>	<u>4,800</u>	<u>(5,734)</u>		<u>6,123</u>
<b>Subsidiary Accounts</b>					
B M S	(555)	295	-		(260)
Love in Action	6,104	2,394	(2,478)		6,021
	<u>5,549</u>	<u>2,689</u>	<u>(2,478)</u>		<u>5,761</u>
	<u><b>19,591</b></u>	<u><b>63,840</b></u>	<u><b>(61,190)</b></u>		<u><b>22,241</b></u>

**SOUTHALL BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**PREVIOUS FINANCIAL YEAR**

	<b>Balance 01-Jan-23</b>	Income £	Expenditure £	Transfer £	<b>Balance 31-Dec-23</b> £
<b>Building Fund</b>	-	350	-	-	350
Cards	204	10	-	-	214
Asian Convention/Glory TV	969	60	-	-	1,029
Feeding the Homeless	2,558	400	(1,187)	-	1,771
Fruits	-	50	-	-	50
Funeral & Seed	83	-	-	-	83
Harlesden Church	1,523	-	-	-	1,523
Kenya	50	-	(50)	-	-
Kim	-	50	(90)	-	(40)
Loan (originally £1,500)	(2,800)	-	-	-	(2,800)
Loan to Airport Church-Bedfont	(810)	-	(136)	-	(946)
New Key Deposit (DF)	-	-	-	-	-
ROPE (GA)	50	-	-	-	50
Seniors	1,354	13,011	(10,192)	-	4,173
Spurgeon's/Tearfund	-	120	(120)	-	-
Sunday School/Youth	1,256	62	(90)	-	1,228
Transport	200	-	-	-	200
Turkey	-	2,830	(2,810)	-	20
Worship	80	-	-	-	80
	4,717	16,594	(14,676)	-	6,635
<b>Other Churches</b>					
Harmondsworth	6,388	4,800	(4,131)	-	7,057
<b>Subsidiary Accounts</b>					
B M S	353	580	(1,488)	-	(555)
Love in Action	1,891	7,862	(3,649)	-	6,104
-	2,244	8,442	(5,138)	-	5,549
	13,349	30,186	(23,943)	-	19,591

**6. INVESTMENTS**

The Charity held no investment assets during this or the previous financial period.

**7. CASH AT BANK AND IN HAND**

	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Cash at Bank	32,918	22,241	55,159	57,654
London Baptist Property Board	166,714	-	166,714	-
	<b>199,632</b>	<b>22,241</b>	<b>221,873</b>	<b>57,654</b>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Gift Aid Accrual	12,447	-	12,447	12,447
	<b>12,447</b>	<b>-</b>	<b>12,447</b>	<b>12,447</b>

**SOUTHALL BAPTIST CHURCH**

**NOTES TO THE ACCOUNTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**9. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	<b>Total 2023 £</b>
Independent Examination	1,500	-	1,500	1,410
	<b>1,500</b>	<b>-</b>	<b>1,500</b>	<b>1,410</b>

**10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

The Charity held no long term liabilities during this or the previous financial period. □

**11. STAFF COSTS AND NUMBERS**

	<b>TOTAL 2024 £</b>	<b>TOTAL 2023 £</b>
Gross Wages & Salaries	25,597	29,834
Employer's National Insurance Costs	-	-
Pension Contributions	772	772
	<b>26,369</b>	<b>30,606</b>

Average number of employees who were engaged in each of the following activities:

	<b>TOTAL 2024</b>	<b>TOTAL 2023</b>
Charitable Activities	5	6

The church operates a PAYE scheme to pay all employed members of staff. The average number of staff employed was 5 over 2024 (2023:6) and no employees received emoluments in excess of £60,000.

The Payroll consists of 5 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension

**12. TRUSTEES AND OTHER RELATED PARTIES**

**Custodian Trustees**

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the London Baptist Association.

No payments were made to the custodian trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them.

**Ministers , Elders and Deacons**

No payments were made to Ministers, Elders, Deacons or any persons connected with them during this financial period. No material transaction took place between the charity and a ministers, elders, deacons or any person connected with them.

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

(2023 - None)

**SOUTHALL BAPTIST CHURCH**

England & Wales - Charity number 1147013

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# Accounts

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# **ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST DECEMBER 2023**

## **SOUTHALL BAPTIST CHURCH**

**CHARITY REGISTRATION NUMBER 1147013**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**SOUTHALL BAPTIST CHURCH**  
**CONTENTS OF THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

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# **SOUTHALL BAPTIST CHURCH**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1147013
<b>START OF FINANCIAL YEAR</b>	01 January 2023
<b>END OF FINANCIAL YEAR</b>	31 December 2023
<b>TRUSTEES AT 31 DECEMBER 2023</b>	Boyd Williams (Resigned 4/6/23) Douglas Rundell Christine Streets Lal Masih David Streets Susan Welch
<b>ELDERS</b>	Boyd V Williams (Resigned 4/6/23) Lal Masih David Streets James Park (Appointed 10/9/23)
<b>DEACONS</b>	Douglas Rundell Paul Pervez Shaleem Asghar Simro Sidhu Sergio Bragga Alberio Vieira Susan Welch Parveen Aneel

The Trustees are appointed by church members at an annual church meeting.

**GOVERNING INSTRUMENT** The church is governed by its own constitution and rules as approved at the church members' meeting.

**REGISTRATION DATE** 25th April 2012

**OBJECTS** 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 Church exists to proclaim the Christian faith and to serve the local community through its work and witness.  
Its purpose is to turn people into fully devoted followers of Jesus Christ.

**CORRESPONDENCE ADDRESS** Mrs Christine Streets  
Southall Baptist Church  
Western Road  
Southall  
Middlesex  
UB2 5DS

**PRIMARY BANKERS** Barclays Bank Plc  
Southall Branch  
Hounslow

**INDEPENDENT EXAMINER** Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

**SOUTHALL BAPTIST CHURCH**  
**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**OBJECTS AND ACTIVITIES**

The church remains fully open and we continue to stream the weekly service by You Tube and a mid-week meeting continues to take place on Zoom. Very few church meetings have been held. Many members have now ceased to use online banking which gives rise to higher bank charges. Members that are without digital communication have been contacted by telephone and post including a monthly church letter. People have visited the elderly and infirm where they can on a regular basis. Pastoral care of the local congregations has been carried out by the local pastors. Our Homeless ministry and Senior Citizens ministry continues to run.

The Sunday morning services are normally conducted in English. Other congregations which come under the umbrella of Southall Baptist Church are carried out in their mother tongues of Punjabi/Urdu/Portuguese/Lingala/Kachin.

Being aware of the Commissions guidance on public benefit and in particular the specific guidance on Charities for the advancement of religion, people are encouraged to live out their faith by taking part in worship and prayer learning about the Gospel and developing their knowledge and trust in Jesus.

**WORSHIP AND PRAYER**

Prayer groups are normally available throughout the week giving people the opportunity for quiet times sometimes online.

As of 31 December 2023, there were 241 church members. These numbers would not necessarily reflect the true attendance at services as these are also attended by non-members.

We carry out dedication services for new-born children and adult baptism by immersion following a person becoming a Christian. We are licensed to register Marriages and Blessing of Marriages (following Registry Office weddings). Funeral services for members of the church family and the community are also taken.

**CHURCH**

We continue to plan to renovate the building but this will only be possible once the ongoing property sale of Hammond Road is completed.

**PASTORAL CARE**

A Seniors Group runs two mornings a week in the building together with café facilities. This serves the local community. Fixtures and fittings for this are the responsibility of the church. Fire, Health and Safety regulations are complied with. We obtained a Warm Hub grant for use during the winter months to help with the cost of keeping the building open and feeding the people who dropped in. We also started a weekly meeting for refugees placed in local hotels.

Sunday school operates each week but with much smaller numbers.

**MISSION AND EVANGELISM**

Several congregations have been set up under the umbrella of Southall Baptist Church where the pastors of these small congregations have needed visas. To encourage these congregations, the church has a sponsorship licence for Tier 2 Minister of Religion from the UK Border Agency. The ethnic diversity of the church enriches church life. We are closely related to the local Medical Centre. The Kachin Church which meets in the Hammond Road building are still trying to buy these premises which we hold in trust.

**SOUTHALL BAPTIST CHURCH**  
**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**FINANCE**

Total receipts of unrestricted funds were £82,633 (2022 £87,484).

Total receipts of restricted funds were £30,186 (2022 £16,446) these were gifts for specific purposes, The Baptist World Mission (Birthday Scheme), Seniors, Sunday School and ROPE.

Total payments of unrestricted funds were £122,818 (2022 £70,533).

Total payments of restricted funds were £23,943 (2022 £18,967).

We carried forward £251,418 (2022 £285,360). Building Fund stood at £350.

Giving continues to be made through online banking and weekly offerings. The accounts are balanced each month.

The Payroll consists of 5 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme.

The building of the former Baptist Church at Harmondsworth remains under the umbrella of Southall Baptist Church.

The church property at 25 Tilney Road is let to a church family, as is a flat at the rear of the church. All income and payments for the latter two properties are passed through the Church Rent Account.

**GOVERNANCE**

The church is a member of the London Baptist Association, The Baptist Union of Great Britain and The Evangelical Alliance.

Leaders of the main church have met on a regular basis to deal with pastoral matters particularly following the passing of the minister in June 2023 – he had pastored the church for nearly forty-five years and had been ill from December 2022.

During the year we encountered problems with our bank as we sought to change our mandate following the passing of two signatories. For three months we did not have access to our online services.

The deacons/trustees meet on a regular basis to discuss and implement the administration of the church and its buildings.

**SOUTHALL BAPTIST CHURCH**  
**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**Trustees' Responsibilities**

The Charities Act 2022 requires the trustees to prepare financial statements for each financial year which presents a true and fair view of the state of affairs of the Charity and of the surplus of the Charity for that period. In preparing those financial statements the trustees are required to:

- i) Select suitable accounting policies and apply them consistently
- ii) Make judgements and estimates that are reasonable and prudent
- iii) Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. 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.

I approve the attached statement of financial activities and balance sheet and confirm that I have made available all information necessary for its preparation.

Approved by the Trustees on 27<sup>th</sup> OCTOBER 2024  
Signed on their behalf by Trustee D Streets  
Printed Name: DAVID STREETS

## **SOUTHALL BAPTIST CHURCH**

### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023**

Report to the trustees/ members of Southall Baptist Church on the accounts for the year ended 31st December 2023.

#### **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 2022 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2022 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 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

have 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.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 28th October 2024

**SOUTHALL BAPTIST CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>INCOMING RESOURCES</b>					
Donations & Legacies	<b>3a</b>	67,897	30,186	98,083	94,118
Investment Income	<b>3b</b>	36	-	36	12
Charitable Activities	<b>3c</b>	13,200	-	13,200	9,800
<b>TOTAL INCOMING RESOURCES</b>		<b>81,133</b>	<b>30,186</b>	<b>111,319</b>	<b>103,930</b>
<b>PAYMENTS</b>					
Costs of Charitable Activities	<b>4a</b>	70,058	23,943	94,001	48,797
Costs of Generating Funds	<b>4b</b>	48,187	-	48,187	40,703
<b>RESOURCES EXPENDED</b>		<b>118,245</b>	<b>23,943</b>	<b>142,189</b>	<b>89,500</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>		<b>(37,112)</b>	<b>6,243</b>	<b>(30,869)</b>	<b>14,430</b>
<b>TRANSFERS BETWEEN FUNDS</b>		-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(37,112)</b>	<b>6,243</b>	<b>(30,869)</b>	<b>14,430</b>
<b>RECONCILIATION OF FUNDS:</b>					
Balances Brought Forward		272,011	13,349	285,360	270,930
<b>BALANCES CARRIED FORWARD</b>		<b>234,899</b>	<b>19,591</b>	<b>254,491</b>	<b>285,360</b>

Movements on all reserves and all recognised gains and losses are shown above. All the organisation's operations are classed as continuing.

The notes form part of these financial statements, found on pages:- 10 to 17

## SOUTHALL BAPTIST CHURCH

### BALANCE SHEET AS AT 31 DECEMBER 2023

	Notes	Unrestricted Fund £	Restricted Fund £	Total 31-Dec-23 £	Total 31-Dec-22 £
<b>Assets</b>					
Tangible Assets	<b>2</b>	185,800	-	185,800	185,800
<b>Current Assets</b>					
Debtors & Prepayments	<b>8</b>	12,447	-	12,447	12,447
Cash at bank and in hand	<b>7</b>	38,062	19,591	57,654	88,583
<b>Total Current Assets</b>		<b>50,509</b>	<b>19,591</b>	<b>70,101</b>	<b>101,030</b>
<b>Creditors:</b> amounts falling due within one year	<b>9</b>	1,410	-	1,410	1,470
<b>NET CURRENT ASSETS</b>		49,099	19,591	68,691	99,560
<b>TOTAL ASSETS</b> less current liabilities		<b>234,899</b>	<b>19,591</b>	<b>254,491</b>	<b>285,360</b>
<b>Creditors:</b> amounts falling due in more than one year	<b>10</b>	-	-	-	-
<b>NET ASSETS</b>		<b>234,899</b>	<b>19,591</b>	<b>254,491</b>	<b>285,360</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		234,899	-	234,899	272,011
Restricted funds	<b>5</b>	-	19,591	19,591	13,349
<b>TOTAL FUNDS</b>		<b>234,899</b>	<b>19,591</b>	<b>254,491</b>	<b>285,360</b>

The financial statements were approved, authorised and signed on their behalf by:

Approved by the Trustees on 27<sup>th</sup> OCTOBER 2024

Signed on their behalf by Trustee D Streets

Print Name: DAVID STREETS

**SOUTHALL BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**1. ACCOUNTING POLICIES**

**a) Basis of Preparation**

The financial statements have been prepared on the historical cost convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102, and being a small charity has claimed exemption under Section 1a not to prepare a cash flow statement.

**b)** Donations are accounted for gross when received.

**c) Legacies**

Legacies are accounted for when their receipt is certain and can be properly quantified.

**d) Investment Income**

Investment income is included in the accounts in the year it is receivable.

**e) Fund Raising and Publicity Costs**

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

**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 volunteers for their service.

**h) Fixed Assets**

The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

Furniture and Equipment in the church premises is included at cost or net realisable value.

**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.

Depreciation on other fixed assets are calculated to write off the cost on a reducing balance basis over their expected useful life, at the following rates:

Equipment	25%
-----------	-----

**j) Investment Assets**

Quoted investments are stated at market value. All other investment assets are shown at cost price.

**k) Changes in Accounting policies and previous accounts**

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

**SOUTHALL BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2023**

**2. TANGIBLE FIXED ASSETS**

	Buildings	Equipment	<b>2023</b>
<b>Cost</b>	£	£	£
At 1 January 2023	185,800	33,549	219,349
Additions	-	-	-
At 31 December 2023	185,800	33,549	219,349
 <b>Accumulated Depreciation</b>			
At 1 January 2023	-	33,549	33,549
Charge for the Year	-	-	-
At 31 December 2023	-	33,549	33,549
 <b>Net Book Value</b>			
At 31 December 2023	<b>185,800</b>	-	<b>185,800</b>
At 1 January 2023	185,800	-	185,800

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2023 : None  
31st December 2022 : None

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>a) Donations &amp; Legacies</b>				
General Offerings and Donations	26,567	-	26,567	24,661
Sundry Offerings	3,656	-	3,656	2,073
Unrestricted Gift Aid BGC	29,624	-	29,624	43,737
Restricted Income:				
Building Fund	-	350	350	200
Earmarked Accounts	-	16,594	16,594	7,192
Other Churches	4,050	4,800	8,850	11,201
Subsidiary Accounts	-	8,442	8,442	5,054
Grants from council	4,000	-	4,000	-
	<b>67,897</b>	<b>30,186</b>	<b>98,083</b>	<b>94,118</b>
<b>b) Investment Income</b>				
Interest Received	36	-	36	12
	<b>36</b>	<b>-</b>	<b>36</b>	<b>12</b>
<b>c) Trading Activities</b>				
Rents	13,200	-	13,200	9,800
	<b>13,200</b>	<b>-</b>	<b>13,200</b>	<b>9,800</b>

This page does not form part of the statutory financial statements

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 4. RESOURCES EXPENDED

Note	Unrestricted Funds £	Restricted Funds £	<b>Total 2023 £</b>	<b>Total 2022 £</b>
<b>a) Charitable Activities</b>				
Bank Charges	483	-	483	392
Bedfont	432	-	432	(660)
Catering	3,318	-	3,318	215
Other Churches	36,184	-	36,184	7,726
Home Mission Fund & Baptist	1,800	-	1,800	1,800
Insurance	2,671	-	2,671	2,678
Mission	3,241	-	3,241	3,133
Office	541	-	541	522
PHS/ADT (Water heater/Alarm system)	560	-	560	472
Rent:				
Council Tax	1,220	-	1,220	1,152
Property Expenses (Tilney Rd/Flat)	5,967	-	5,967	2,124
Barclaycard	-	-	-	1,612
Building Fund	-	-	-	4,021
Earmarked Accounts	-	14,676	14,676	6,753
Other Churches	-	4,131	4,131	3,363
Subsidiary Accounts	-	5,136	5,136	4,830
<b>Governance costs:-</b>				
Independent Examiner Fee	1,260	-	1,260	1,470
Professional Fees	6,007	-	6,007	2,389
	<b>70,058</b>	<b>23,943</b>	<b>94,001</b>	<b>48,797</b>
<b>b) Cost of Generating Funds</b>				
Speakers	2,510	-	2,510	850
Telephone	928	-	928	958
Utilities:				
Gas	3,541	-	3,541	2,550
Electric	9,397	-	9,397	2,993
Water	1,306	-	1,306	146
Wages & Salaries	30,505	-	30,505	33,206
	<b>48,187</b>	<b>-</b>	<b>48,187</b>	<b>40,703</b>

This page does not form part of the statutory financial statements

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 5. RESTRICTED FUNDS

##### CURRENT FINANCIAL YEAR

	Balance 01-Jan-23	Income £	Expenditure £	Gains & (Losses) £	Transfer £	Balance 31-Dec-23 £
<b>Building Fund</b>	(0)	350	-	-	-	350
<b>Earmarked Accounts:-</b>						
Cards	204	10	-	-	-	214
Asian Convention/Glory TV	969	60	-	-	-	1,029
Feeding the Homeless	2,558	400	(1,187)	-	-	1,771
Fruits	-	50	-	-	-	50
Funeral & Seed	83	-	-	-	-	83
Harlesden Church Balance	1,523	-	-	-	-	1,523
Kenya	50	-	(50)	-	-	-
Kim	-	50	(90)	-	-	(40)
Loan (originally £1,500)	(2,800)	-	-	-	-	(2,800)
Loan to Airport Church-	(810)	-	(136)	-	-	(946)
New Key Deposit (DF)	-	-	-	-	-	-
ROPE (GA)	50	-	-	-	-	50
Seniors	1,354	13,011	(10,192)	-	-	4,174
Spurgeons/Tearfund	-	120	(120)	-	-	-
Sunday School/Youth	1,256	62	(90)	-	-	1,228
Transport	200	-	-	-	-	200
Turkey	-	2,830	(2,810)	-	-	20
Worship	80	-	-	-	-	80
	4,717	16,594	(14,676)	-	-	6,635
<b>Other Churches</b>						
Harmondsworth	6,388	4,800	(4,131)	-	-	7,057
<b>Subsidiary Accounts</b>						
B M S	353	580	(1,488)	-	-	(555)
Love in Action	1,891	7,862	(3,649)	-	-	6,104
	2,244	8,442	(5,136)	-	-	5,549
	-	-	-	-	-	-
	<b>13,349</b>	<b>30,186</b>	<b>(23,943)</b>	<b>-</b>	<b>-</b>	<b>19,591</b>

This page does not form part of the statutory financial statements

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 5. RESTRICTED FUNDS (Continued)

##### PREVIOUS FINANCIAL YEAR

	<b>Balance 01-Jan-22</b>	Income £	Expenditure £	Gains & (Losses) £	Transfer £	<b>Balance 31-Dec-22 £</b>
<b>Building Fund</b>	3,821	200	(4,021)	-	-	(0)
<b>Earmarked Accounts:-</b>						
Cards	-	204	-	-	-	204
Asian Convention/Glory TV	969	-	-	-	-	969
Feeding the Homeless	2,484	1,000	(926)	-	-	2,558
Fruits	-	-	-	-	-	-
Funeral & Seed	83	-	-	-	-	83
Harlesden Church Balance	1,523	-	-	-	-	1,523
Kenya	50	-	-	-	-	50
Kim	-	-	-	-	-	-
Loan (originally £1,500)	(2,800)	-	-	-	-	(2,800)
Loan to Airport Church-	(810)	-	-	-	-	(810)
New Key Deposit (DF)	-	-	-	-	-	-
ROPE (GA)	50	-	-	-	-	50
Seniors	1,193	5,988	(5,827)	-	-	1,354
Spurgeons/Tearfund	-	-	-	-	-	-
Sunday School/Youth	1,256	-	-	-	-	1,256
Transport	200	-	-	-	-	200
Turkey	-	-	-	-	-	-
Worship	80	-	-	-	-	80
	<b>4,278</b>	<b>7,192</b>	<b>(6,753)</b>	<b>-</b>	<b>-</b>	<b>4,717</b>
<b>Other Churches</b>	-	-	-	-	-	-
Harmondsworth	5,751	4,000	(3,363)	-	-	6,388
<b>Subsidiary Accounts</b>						
B M S	20	333	-	-	-	353
Love in Action	2,000	4,721	(4,830)	-	-	1,891
	<b>2,020</b>	<b>5,054</b>	<b>(4,830)</b>	<b>-</b>	<b>-</b>	<b>2,244</b>
	<b>15,870</b>	<b>16,446</b>	<b>(18,967)</b>	<b>-</b>	<b>-</b>	<b>13,349</b>

The Restricted Funds are wholly represented by the Charity's cash reserves and are to be expended as specified above.

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 6. INVESTMENTS

The Charity held no investment assets during this or the previous financial period.

#### 7. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-23 £</b>	<b>Total 31-Dec-22 £</b>
General	5,655	-	5,655	20,456
Business Premium	2,184	-	2,184	7,148
High Interest Account	4,721	16,165	20,886	11,686
Earmarked	(217)	3,426	3,209	3,179
No 4 Account (Hayes Church)	19	-	19	26,462
Rent Account	24,731	-	24,731	18,718
LBPB*	970	-	970	933
Petty Cash	-	-	-	-
	<b>38,062</b>	<b>19,591</b>	<b>57,654</b>	<b>88,583</b>

#### 8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-23 £</b>	<b>Total 31-Dec-22 £</b>
Gift Aid	12,447	-	12,447	12,447
	<b>12,447</b>	<b>-</b>	<b>12,447</b>	<b>12,447</b>

#### 9. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-23 £</b>	<b>Total 31-Dec-22 £</b>
Independent Examiner's Fee	1,410	-	1,410	1,470
	<b>1,410</b>	<b>-</b>	<b>1,410</b>	<b>1,470</b>

#### 10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial period.

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2023

#### 11. STAFF COSTS AND NUMBERS

	<b>TOTAL 2023</b>	<b>TOTAL 2022</b>
	<b>£</b>	<b>£</b>
NetWages and Salaries	29,834	32,121
Employer's NIC less allowance	-	-
Employer's Pension Contributions	772	772
	<b><u>30,606</u></b>	<b><u>32,893</u></b>

Average number of employees who were engaged in each of the following activities:

	<b>TOTAL 2023</b>	<b>TOTAL 2022</b>
Charitable Activities	6	6

The church operates a PAYE scheme to pay all employed members of staff. The average number of staff employed was 6 over 2023 (2022:5) and no employees received emoluments in excess of £60,000. (2022 - None)

The Payroll consists of 6 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme.

#### 12. PAYMENTS TO TRUSTEES, MINISTERS AND RELATED PARTIES

##### Custodian Trustees

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the London Baptist Association.

No payments were made to the custodian trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them.

##### Ministers , Elders and Deacons

Mr Boyd Williams, also a trustee, received remuneration for his role as Pastor. This amount is included in Gross Wages and Salaries in note 11. He also donated £4000, to be set aside for Love In Action- for refugee work and a new cooker.

No other payments were made to Ministers, Elders, Deacons or any persons connected with them during this financial period. No material transaction took place between the charity and a ministers, elders, deacons or any person connected with them.

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them. (2022 - None)

#### 13. RISK ASSESSMENT

The trustees, elders and deacons actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees, elders and deacons have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

#### 14. RESERVES POLICY

The trustees, elders and deacons have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees, elders and deacons aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees, elders and deacons will endeavour not to set aside funds unnecessarily.

This page does not form part of the statutory financial statements

**SOUTHALL BAPTIST CHURCH**

England & Wales - Charity number 1147013

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST DECEMBER 2022**

# **SOUTHALL BAPTIST CHURCH**

**CHARITY REGISTRATION NUMBER 1147013**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

## **SOUTHALL BAPTIST CHURCH**

### **CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022**

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## SOUTHALL BAPTIST CHURCH

### LEGAL AND ADMINISTRATIVE INFORMATION

<b>CHARITY NUMBER</b>	1147013	
<b>START OF FINANCIAL YEAR</b>	01 January 2022	
<b>END OF FINANCIAL YEAR</b>	31 December 2022	
<b>TRUSTEES AT 31 DECEMBER 2022</b>	Boyd Williams Christine Streets David Streets	Douglas Rundell Lal Masih Susan Welch
<b>ELDERS</b>	Boyd V Williams David Streets	Lal Masih
<b>DEACONS</b>	Douglas Rundell Shaleem Asghar Sergio Bragga Susan Welch Parveen Aneel	Paul Pervez Kathleen Colemack (Resigned 31 Dec22) Simro Sidhu Alberio Vieira

The Trustees are appointed by church members at an annual church meeting.

<b>GOVERNING INSTRUMENT</b>	The church is governed by its own constitution and rules as approved at the church members' meeting.	
<b>REGISTRATION DATE</b>	25th April 2012	
<b>OBJECTS</b>	The Church exists to proclaim the Christian faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.	
<b>CORRESPONDENCE ADDRESS</b>	Mrs Christine Streets Southall Baptist Church Western Road Southall Middlesex UB2 5DS	
<b>PRIMARY BANKERS</b>	Barclays Bank Southall Branch Hounslow	
<b>INDEPENDENT EXAMINER</b>	Donna Leppitt Independent Examiners Ltd Unit 2 The Broadridge Business Centre Delling Lane Bosham PO18 8NF	

# **SOUTHALL BAPTIST CHURCH**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2022**

### **OBJECTS AND ACTIVITIES**

The church has been fully open this year but we continue to stream the weekly service by You Tube and a mid-week meeting continues to take place on Zoom. Very few church meetings have been held. Many members have now ceased to use online banking which gives rise to higher bank charges. Members that are without digital communication have been contacted by telephone and post including a monthly church letter. People have visited the elderly and infirm where they can on a regular basis. Pastoral care of the local congregations has been carried out by the local pastors. Our Homeless ministry and Senior Citizens ministry is now running again.

The Sunday morning services are normally conducted in English. Other congregations which come under the umbrella of Southall Baptist Church are carried out in their mother tongues of Punjabi/Urdu/Portuguese/Lingala/Kachin.

Being aware of the Commissions guidance on public benefit and in particular the specific guidance on Charities for the advancement of religion people are encouraged to live out their faith by taking part in worship and prayer learning about the Gospel and developing their knowledge and trust in Jesus.

### **WORSHIP AND PRAYER**

Prayer groups are normally available throughout the week giving people the opportunity for quiet times, but these too have been carried out online.

As of 31 December 2022, there were 241 church members. These numbers would not necessarily reflect the true attendance at services as these are also attended by non-members.

We carry out dedication services for new-born children and adult baptism by immersion following a person becoming a Christian. We are licensed to register Marriages and Blessing of Marriages (following Registry Office weddings). Funeral services for members of the church family and the community are also taken.

### **CHURCH**

Following the pandemic proposed renovations to the building have been put on hold.

### **PASTORAL CARE**

A Seniors Group runs two mornings a week in the building together with café facilities. This serves the local community. Fixtures and fittings for this are the responsibility of the church. Fire, Health and Safety regulations are complied with. We obtained a Warm Hub grant for use during the winter months to help with the cost of keeping the building open and feeding the people who dropped in.

Sunday school has been operating each week but with much smaller numbers.

### **MISSION AND EVANGELISM**

Several congregations have been set up under the umbrella of Southall Baptist Church where the pastors of these small congregations have needed visas. To encourage these congregations, the church has a sponsorship licence for Tier 2 Minister of Religion from the UK Border Agency. The ethnic diversity of the church enriches church life. We are closely related to the local Medical Centre. The Kachin Church which meets in the Hammond Road building are still trying to buy these premises which we hold in trust.

### **FINANCE**

Total receipts of unrestricted funds were £87,484..

Total receipts of restricted funds were £16,446. These were gifts for specific purposes mainly, Asian Convention, The Baptist World Mission (Birthday Scheme), Seniors, Sunday School and ROPE.

We carried forward £258,510. Building Fund stood at £0.

Giving continues to be made through online banking and weekly offerings. The accounts are balanced each month.

## **SOUTHALL BAPTIST CHURCH**

### **TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022**

#### **FINANCE (continued)**

The Payroll consists of 6 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme.

The buildings of the former Baptist Churches at Harmondsworth and Hatton Road, Bedford were under the umbrella of Southall Baptist Church. We continue to be responsible for Harmondsworth Baptist Church but Hatton Road, Bedford is now the responsibility of the London Baptist Property Board following the storm damage in 2021.

The church property at 25 Tilney Road is let to a church family, as is a flat at the rear of the church. All income and payments for the latter two properties are passed through the Church Rent Account.

#### **GOVERNANCE**

The church is a member of the London Baptist Association, The Baptist Union of Great Britain and The Evangelical Alliance.

Leaders of the main church have met weekly online to discuss pastoral matters.

The deacons/trustees meet on a regular basis to discuss and implement the administration of the church and its buildings.

**SOUTHALL BAPTIST CHURCH**  
**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2022**

**Responsibilities of Trustees**

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that charity will continue in operation

The Board of Trustees is 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 1993. 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 and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on 24 October 2023

Signed on their behalf by Trustee D. Streets

Printed Name: DAVID STREETS

## SOUTHALL BAPTIST CHURCH

### INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

Report to the trustees/ members of Southall Baptist Church on the accounts for the year ended 31st December 2022.

#### 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.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 31st October 2023

## SOUTHALL BAPTIST CHURCH

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>INCOME AND ENDOWMENT FROM:</b>					
Donations & Legacies	<b>3a</b>	77,672	16,446	94,118	75,668
Investment Income	<b>3b</b>	12	-	12	1
Charitable Activities	<b>3c</b>	9,800	-	9,800	11,800
Other Income	<b>3d</b>	-	-	-	3,797
<b>TOTAL INCOME</b>		<b>87,484</b>	<b>16,446</b>	<b>103,930</b>	<b>91,266</b>
<b>EXPENDITURE ON:</b>					
Costs of Charitable Activities	<b>4a</b>	29,830	18,967	48,797	67,516
Costs of Generating Funds	<b>4b</b>	40,703	-	40,703	35,313
<b>RESOURCES EXPENDED</b>		<b>70,533</b>	<b>18,967</b>	<b>89,500</b>	<b>102,829</b>
<b>NET INCOME/ EXPENDITURE</b>		<b>16,952</b>	<b>(2,521)</b>	<b>14,430</b>	<b>(11,563)</b>
<b>TRANSFERS BETWEEN FUNDS</b>		-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>16,952</b>	<b>(2,521)</b>	<b>14,430</b>	<b>(11,563)</b>
Balances Brought Forward		255,060	15,870	270,930	289,405
Prior Year adjustment		-	-	-	(6,912)
<b>BALANCES CARRIED FORWARD</b>		<b>272,011</b>	<b>13,349</b>	<b>285,360</b>	<b>270,930</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the charity's operations are classed as continuing.

The notes form part of these financial statements, found on pages: 10 to 17

**SOUTHALL BAPTIST CHURCH**

**BALANCE SHEET  
AS AT 31 DECEMBER 2022**

	Notes	Unrestricted Fund £	Restricted Fund £	Total 31-Dec-22 £	Total 31-Dec-21 £
<b>Assets</b>					
Tangible Assets	2	185,800	-	185,800	185,800
<b>Current Assets</b>					
Debtors & Prepayments	8	12,447	-	12,447	12,447
Cash at bank and in hand	7	75,235	13,349	88,583	74,003
<b>Total Current Assets</b>		<b>87,681</b>	<b>13,349</b>	<b>101,030</b>	<b>86,450</b>
<b>Creditors:</b> amounts falling due within one year	9	1,470	-	1,470	1,320
<b>NET CURRENT ASSETS</b>		<b>86,211</b>	<b>13,349</b>	<b>99,560</b>	<b>85,130</b>
<b>TOTAL ASSETS</b> less current liabilities		<b>272,011</b>	<b>13,349</b>	<b>285,360</b>	<b>270,930</b>
<b>Creditors:</b> amounts falling due in more one year	10	-	-	-	-
<b>NET ASSETS</b>		<b>272,011</b>	<b>13,349</b>	<b>285,360</b>	<b>270,930</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		272,011	-	272,011	255,060
Restricted funds	5	-	13,349	13,349	15,870
<b>TOTAL FUNDS</b>		<b>272,011</b>	<b>13,349</b>	<b>285,360</b>	<b>270,930</b>

Approved by the Trustees on 24 October 2023

Signed on their behalf by Trustee D Streets

Printed Name: DAVID STREETS

# SOUTHALL BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

### 1. ACCOUNTING POLICIES

#### a) Basis of Preparation

The financial statements have been prepared on the historical cost convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102, and being a small charity has claimed exemption under Section 1a not to prepare a cash flow statement.

b) Donations are accounted for gross when received.

#### c) Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

#### d) Investment Income

Investment income is included in the accounts in the year it is receivable.

#### e) Fund Raising and Publicity Costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

#### 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 volunteers for their service.

#### h) Fixed Assets

The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

Furniture and Equipment in the church premises is included at cost or net realisable value.

#### 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.

Depreciation on other fixed assets are calculated to write off the cost on a reducing balance basis over their expected useful life, at the following rates:

Equipment	25%
-----------	-----

#### j) Investment Assets

Quoted investments are stated at market value. All other investment assets are shown at cost price.

#### k) Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

**SOUTHALL BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2022**

**2. TANGIBLE FIXED ASSETS**

	Buildings	Equipment	<b>2022</b>
	£	£	£
<b>Cost</b>			
At 1 January 2022	185,800	33,549	219,349
Additions	-	-	-
At 31 December 2022	<u>185,800</u>	<u>33,549</u>	<u>219,349</u>
<b>Accumulated Depreciation</b>			
At 1 January 2022	-	33,549	33,549
Charge for the Year	-	-	-
At 31 December 2022	<u>-</u>	<u>33,549</u>	<u>33,549</u>
<b>Net Book Value</b>			
At 31 December 2022	<u><b>185,800</b></u>	<u>-</u>	<u><b>185,800</b></u>
At 1 January 2022	<u>185,800</u>	<u>-</u>	<u>185,800</u>

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2022 : None  
31st December 2021 : None

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>a) Donations &amp; Legacies</b>				
General Offerings and Donations	24,661	-	24,661	16,688
Sundry Offerings	2,073	-	2,073	864
Unrestricted Gift Aid BGC	43,737	-	43,737	46,580
<b>Restricted Income:</b>				
Building Fund	-	200	200	600
Earmarked Accounts	-	7,192	7,192	2,885
Other Churches	7,201	4,000	11,201	7,540
Subsidiary Accounts	-	5,054	5,054	511
	<b>77,672</b>	<b>16,446</b>	<b>94,118</b>	<b>75,668</b>
<b>b) Investment Income</b>				
Interest Received	12	-	12	1
	<b>12</b>	<b>-</b>	<b>12</b>	<b>1</b>
<b>c) Trading Activities</b>				
Rents	9,800	-	9,800	11,800
	<b>9,800</b>	<b>-</b>	<b>9,800</b>	<b>11,800</b>
<b>d) Other Income</b>				
HMRC JRS Grant	-	-	-	3,797
	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,797</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 4. RESOURCES EXPENDED

Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>a) Charitable Activities</b>				
Bedfont	(660)	-	(660)	267
Catering	215	-	215	1,115
Cleaning	985	-	985	962
Fabric	1,924	-	1,924	2,965
Gifts	1,897	-	1,897	2,055
Other Churches	7,726	-	7,726	3,058
Home Mission Fund & Baptist	1,800	-	1,800	1,800
Insurance	2,678	-	2,678	2,432
Mission	3,133	-	3,133	3,154
Office	522	-	522	270
PHS/ADT (Water heater/Alarm system)	472	-	472	1,009
Rent:				
Council Tax	1,152	-	1,152	1,104
Property Expenses (Tilney Rd/Flat)	2,124	-	2,124	18,728
Professional Fees	2,389	-	2,389	5,508
Bank Charges	392	-	392	309
Barclaycard	1,612	-	1,612	-
<b>Staff Costs:-</b>				
Building Fund	-	4,021	4,021	15,968
Earmarked Accounts	-	6,753	6,753	2,452
Other Churches	-	3,363	3,363	3,798
Subsidiary Accounts	-	4,830	4,830	501
<b>Governance costs:-</b>				
Independent Examiner Fee	1,470	-	1,470	60
	<b>29,830</b>	<b>18,967</b>	<b>48,797</b>	<b>67,516</b>
<b>EXPENDITURE (CONTINUED)</b>				
<b>b) Cost of Generating Funds</b>				
Speakers	850	-	850	400
Telephone	958	-	958	888
Utilities:				
Gas *	2,550	-	2,550	-
Electric	2,993	-	2,993	3,329
Water	146	-	146	413
Wages & Salaries	33,206	-	33,206	30,283
	<b>40,703</b>	<b>-</b>	<b>40,703</b>	<b>35,313</b>

\* Gas. No payments claimed as a large refund of VAT paid at 20% for sometime has covered usage. VAT should have been charged at 5%

This page does not form part of the statutory financial statements

**NOTES TO THE ACCOUNTS (continued)**  
**FOR THE YEAR ENDED 31ST DECEMBER 2022**

**5. RESTRICTED FUNDS**

**CURRENT FINANCIAL YEAR**

	<b>Balance 01-Jan-22</b>	Income £	Expenditure £	Gains & (Losses) £	Transfer £	<b>Balance 31-Dec-22 £</b>
<b>Building Fund</b>	<b>3,821</b>	<b>200</b>	<b>(4,021)</b>	<b>-</b>	<b>-</b>	<b>(0)</b>
Earmarked Accounts:-						
Cards	-	204	-	-	-	204
Carpet	-	-	-	-	-	-
Asian Convention/Glory TV	969	-	-	-	-	969
Feeding the Homeless	2,484	1,000	(926)	-	-	2,558
Funeral & Seed	83	-	-	-	-	83
Harlesden Church Balance	1,523	-	-	-	-	1,523
Loan (originally £1,500)	(2,800)	-	-	-	-	(2,800)
Loan to Airport Church-	(810)	-	-	-	-	(810)
New Key Deposit (DF)	50	-	-	-	-	50
ROPE (GA)	50	-	-	-	-	50
Seniors	1,193	5,988	(5,827)	-	-	1,354
Sunday School/Youth	1,256	-	-	-	-	1,256
Transport	200	-	-	-	-	200
Worship	80	-	-	-	-	80
	<b>4,278</b>	<b>7,192</b>	<b>(6,753)</b>	<b>-</b>	<b>-</b>	<b>4,717</b>
<b>Other Churches</b>						
Harmondsworth	5,751	4,000	(3,363)	-	-	6,388
<b>Subsidiary Accounts</b>						
B M S	20	333	-	-	-	353
Love in Action	2,000	4,721	(4,830)	-	-	1,891
	<b>2,020</b>	<b>5,054</b>	<b>(4,830)</b>	<b>-</b>	<b>-</b>	<b>2,244</b>
	<b>15,870</b>	<b>16,446</b>	<b>(18,967)</b>	<b>-</b>	<b>-</b>	<b>13,349</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 5. RESTRICTED FUNDS (Continued)

##### PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-21	Income £	Expenditure £	Gains & (Losses) £	Transfer £	Balance 31-Dec-21 £
<b>Building Fund</b>	19,188	600	(15,968)	-	-	3,821
Earmarked Accounts:-						
Cards						
Carpet	150	-	(150)	-	-	-
Asian Convention/Glory TV	969	-	-	-	-	969
Feeding the Homeless	1,484	1,000	-	-	-	2,484
Funeral & Seed	-	133	(50)	-	-	83
Harlesden Church Balance	1,523	-	-	-	-	1,523
Ladies Teas	64	-	(64)	-	-	-
Loan (originally £1,500)	(2,800)	-	-	-	-	(2,800)
Loan to Airport Church-	(810)	-	-	-	-	(810)
New Key Deposit (DF)	50	-	-	-	-	50
ROPE (GA)	50	-	-	-	-	50
Seniors	1,614	1,752	(2,173)	-	-	1,193
Sunday School/Youth	1,272	-	(16)	-	-	1,256
Transport	200	-	-	-	-	200
Worship	80	-	-	-	-	80
	<u>3,846</u>	<u>2,885</u>	<u>(2,452)</u>	<u>-</u>	<u>-</u>	<u>4,278</u>
<b>Other Churches</b>						
Harmondsworth	9,550	-	(3,798)	-	-	5,751
<b>Subsidiary Accounts</b>						
B M S	10	411	(401)	-	-	20
Love in Action	2,000	100	(100)	-	-	2,000
	<u>2,010</u>	<u>511</u>	<u>(501)</u>	<u>-</u>	<u>-</u>	<u>2,020</u>
	<u><b>34,593</b></u>	<u><b>3,996</b></u>	<u><b>(22,719)</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>15,870</b></u>

The Restricted Funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 6. INVESTMENTS

The charity held no investment assets during this or the previous financial period.

#### 7. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	Total 31-Dec-22 £	Total 31-Dec-21 £
General	7,108	13,349	20,456	8,567
Business Premium	7,148	-	7,148	12,140
High Interest Account	11,686	-	11,686	11,675
No 4 Account (Hayes Church)	26,462	-	26,462	25,331
Earmarked	3,179	-	3,179	3,176
Rent Account	18,718	-	18,718	12,194
LBPB*	933	-	933	921
	<b>75,235</b>	<b>13,349</b>	<b>88,583</b>	<b>74,003</b>

\* London Baptist Property Board hold these funds on behalf of Southall Baptist Church and can be drawn upon at any time.

#### 8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	Total 31-Dec-22 £	Total 31-Dec-21 £
Gift Aid	12,447	-	12,447	12,447
	<b>12,447</b>	<b>-</b>	<b>12,447</b>	<b>12,447</b>

#### 9. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	Total 31-Dec-22 £	Total 31-Dec-21 £
Independent Examiner's Fee	1,470	-	1,470	1,320
	<b>1,470</b>	<b>-</b>	<b>1,470</b>	<b>1,320</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2022

#### 10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The charity held no long term liabilities during this or the previous financial period.

#### 11. STAFF COSTS AND NUMBERS

	TOTAL 2022 £	TOTAL 2021 £
Net Wages and Salaries	30,343	32,532
Employer's NIC less allowance	-	163
Employer's Pension Contributions	772	773
	<u>31,115</u>	<u>33,468</u>

Average number of employees who were engaged in each of the following activities:

	TOTAL 2022	TOTAL 2021
Activities in furtherance of the charities objects	6	5

The church operates a PAYE scheme to pay all employed members of staff. The average number of staff employed was 6 over 2021 (2020:5). No employees received emoluments in the range of £50,000 to £60,000. The Payroll consists of 6 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme.

#### 12. PAYMENTS TO TRUSTEES, MINISTERS AND RELATED PARTIES

##### Custodian Trustees

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the London Baptist Association.

No payments were made to the custodian trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them.

##### Ministers, Elders and Deacons

Mr Boyd Williams received remuneration for his role as Pastor. This amount is included in Gross Wages and Salaries in note 11.

No other payments were made to Ministers, Elders, Deacons or any persons connected with them during this financial period. No material transaction took place between the charity and a ministers, elders, deacons or any person connected with them.

(2021 - None)

#### 13. RISK ASSESSMENT

The trustees, elders and deacons actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees, elders and deacons have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

#### 14. RESERVES POLICY

The trustees, elders and deacons have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees, elders and deacons aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees, elders and deacons will endeavour not to set aside funds unnecessarily.

This page does not form part of the statutory financial statements

**SOUTHALL BAPTIST CHURCH**

England & Wales - Charity number 1147013

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# Accounts

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**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31ST DECEMBER 2021**

# **SOUTHALL BAPTIST CHURCH**

**CHARITY REGISTRATION NUMBER 1147013**

Independent Examiners Ltd  
Unit 2  
The Broadbridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF

## **SOUTHALL BAPTIST CHURCH**

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## **SOUTHALL BAPTIST CHURCH**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1147013	
<b>START OF FINANCIAL YEAR</b>	01 January 2021	
<b>END OF FINANCIAL YEAR</b>	31 December 2021	
<b>TRUSTEES AT 31 DECEMBER 2021</b>	Boyd Williams Christine Streets David Streets	Douglas Rundell Lal Masih Susan Welch
<b>ELDERS</b>	Boyd V Williams David Streets	Lal Masih
<b>DEACONS</b>	Douglas Rundell Shaleem Asghar Sergio Bragga Susan Welch Wendy Ho (Resigned 3/6/21)	Paul Pervez Kathleen Colemack Simro Sidhu Alberio Vieira Parveen Aneel

The Trustees are appointed by church members at an annual church meeting.

<b>GOVERNING INSTRUMENT</b>	The church is governed by its own constitution and rules as approved at the church members' meeting.
<b>REGISTRATION DATE</b>	25th April 2012
<b>OBJECTS</b>	The Church exists to proclaim the Christian faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.
<b>CORRESPONDENCE ADDRESS</b>	Mrs Christine Streets Southall Baptist Church Western Road Southall Middlesex UB2 5DS
<b>PRIMARY BANKERS</b>	Barclays Bank Southall Branch Hounslow
<b>INDEPENDENT EXAMINER</b>	Donna Leppitt Independent Examiners Ltd Unit 2 The Broadridge Business Centre Delling Lane Bosham PO18 8NF

# **SOUTHALL BAPTIST CHURCH**

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31ST DECEMBER 2021**

### **OBJECTS AND ACTIVITIES**

As a church we were able to reopen in May with limited numbers attending.

We adapted to this new situation. Sunday services continue to be streamed by YouTube and a mid-week meeting continues to take place on Zoom. Very few church meetings have been held. Members have used online banking to give. Members that are without digital communication have been contacted by telephone and post including a monthly church letter. People have visited the elderly and infirm where they can on a regular basis. Pastoral care of the local congregations has been carried out by the local pastors. We have still been unable to carry out our Homeless ministry but the Senior Citizens recommenced in April.

The Sunday morning services are normally conducted in English. Other congregations which come under the umbrella of Southall Baptist Church are carried out in their mother tongues of Puniabi/Urdu/Portuquese/Linqala/Kachin.

Being aware of the Commissions guidance on public benefit and in particular the specific guidance on Charities for the advancement of religion people are encouraged to live out their faith by taking part in worship and prayer learning about the Gospel and developing their knowledge and trust in Jesus.

### **WORSHIP AND PRAYER**

Prayer groups are normally available throughout the week giving people the opportunity for quiet times, but these too have been carried out online.

As of 31 December 2021, there were 241 church members. These numbers would not necessarily reflect the true attendance at services as these are also attended by non-members.

We would normally carry out dedication services for new-born children and adult baptism by immersion following a person becoming a Christian. In normal times we are licensed to register Marriages and Blessing of Marriages (following Registry Office weddings). Funeral services for members of the church family and the community are taken.

### **CHURCH**

Due to the pandemic proposed renovations to the building were put on hold except for the complete reflooring of the main church.

### **PASTORAL CARE**

A Seniors Group runs two mornings a week in the building together with café facilities. This serves the local community. Fixtures and fitments for this are the responsibility of the church. Fire, Health and Safety regulations are complied with.

Sunday schools recommenced in September but numbers have been far lower than before the pandemic.

### **MISSION AND EVANGELISM**

Several congregations have been set up under the umbrella of Southall Baptist Church where the pastors of these small congregations have needed visas. To encourage these congregations, it has necessitated in the church successfully applying for a further four-year sponsorship licence for Tier 2 Minister of Religion from the UK Border Agency. The ethnic diversity of the church enriches church life. We are closely related to the local Medical Centre. The Kachin Church which meets in the Hammond Road building are still trying to buy these premises which we hold in trust.

### **FINANCE**

Total receipts of unrestricted funds were £74,823.

Total receipts of restricted funds were £3,996. These were gifts for specific purposes, Asian Convention, The Baptist World Mission (Birthday Scheme), Seniors, Sunday School and ROPE.

We carried forward £258,543. Building Fund stood at £3,821.

## **SOUTHALL BAPTIST CHURCH**

### **TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021**

#### **FINANCE (continued)**

For most of the year giving continues to largely be made through online banking which has been separately annotated. Following the restrictions due to the pandemic the Christian International Community Hayes (Hayes Methodist Church) were not able to meet until the latter part of the year which has meant a reduced income for them. The accounts were balanced each month.

By the end of 2021 our Payroll consisted of 6 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme. We were also able to continue to take advantage of the Government Job Retention Scheme for two of our employees. This continued until September when they recommenced work.

The buildings of the former Baptist Churches at Harmondsworth and Hatton Road, Bedfont were under the umbrella of Southall Baptist Church. We continue to be responsible for Harmondsworth Baptist Church but following heavy winds in August the roof of Hatton Road, Bedfont was destroyed and the building is now the responsibility of the London Baptist Property Board.

The church property at 25 Tilney Road is let to a church family, as is a flat at the rear of the church. All income and payments for the latter two properties are passed through the Church Rent Account.

#### **GOVERNANCE**

The church is a member of the London Baptist Association, The Baptist Union of Great Britain and The Evangelical Alliance.

Leaders of the main church have met weekly online to discuss pastoral matters.

The deacons/trustees would normally meet bi-monthly mainly to discuss and implement the administration of the church and its buildings. These meetings have been online.

From the middle of the year more face-to-face meetings are being held including church and deacons meetings.

## SOUTHALL BAPTIST CHURCH

### TRUSTEES' REPORT (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### Responsibilities of Trustees

Charity law requires the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming resources and resources expended for the period. In preparing those financial statements, the Board of Trustees should follow best practice and are required to;

- select suitable accounting policies and apply them consistently
- make judgments and estimates that are reasonable and prudent
- comply with applicable accounting standards subject to any material departures disclosed and in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that charity will continue in operation

The Board of Trustees is 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 1993. 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 and to provide reasonable assurance that:-

- the charity is operating efficiently and effectively
- all assets are safeguarded against unauthorised use or disposition and are properly applied
- proper records are maintained and financial information used within the charity or for publication is reliable
- the charity complies with relevant laws and regulations

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss.

Approved by the Trustees on 23RD OCTOBER 2022

Signed on their behalf by Trustee B.V. Williams

Printed Name: MR. BOYD WILLIAMS (PASTOR)

## SOUTHALL BAPTIST CHURCH

### INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

Report to the trustees/ members of Southall Baptist Church on the accounts for the year ended 31st December 2021.

#### 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

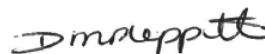
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- 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 Act

have 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.

Donna Leppitt  
Independent Examiners Ltd  
Unit 2  
The Broadridge Business Centre  
Delling Lane  
Bosham  
PO18 8NF



Date: 23rd October 2022

## SOUTHALL BAPTIST CHURCH

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>INCOME AND ENDOWMENT FROM:</b>					
Donations & Legacies	<b>3a</b>	71,672	3,996	75,668	76,504
Investment Income	<b>3b</b>	1	-	1	63
Charitable Activities	<b>3c</b>	11,800	-	11,800	10,200
Other Income	<b>3d</b>	3,797	-	3,797	5,083
<b>TOTAL INCOME</b>		<b>87,270</b>	<b>3,996</b>	<b>91,266</b>	<b>91,851</b>
<b>EXPENDITURE ON:</b>					
Costs of Charitable Activities	<b>4a</b>	44,797	22,719	67,516	41,040
Costs of Generating Funds	<b>4b</b>	35,313	-	35,313	41,882
<b>RESOURCES EXPENDED</b>		<b>80,110</b>	<b>22,719</b>	<b>102,829</b>	<b>82,922</b>
<b>NET INCOME/ EXPENDITURE</b>		<b>7,160</b>	<b>(18,724)</b>	<b>(11,563)</b>	<b>8,929</b>
<b>TRANSFERS BETWEEN FUNDS</b>		-	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>7,160</b>	<b>(18,724)</b>	<b>(11,563)</b>	<b>8,929</b>
Balances Brought Forward		254,812	34,593	289,405	280,476
Prior Year adjustment		(6,912)	-	(6,912)	-
<b>BALANCES CARRIED FORWARD</b>		<b>255,060</b>	<b>15,870</b>	<b>270,930</b>	<b>289,405</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the charity's operations are classed as continuing.

The notes form part of these financial statements, found on pages: 10 to 17

## SOUTHALL BAPTIST CHURCH

### BALANCE SHEET AS AT 31 DECEMBER 2021

	Notes	Unrestricted Fund £	Restricted Fund £	Total 31-Dec-21 £	Total 31-Dec-20 £
<b>Assets</b>					
Tangible Assets	2	185,800	-	185,800	185,800
<b>Current Assets</b>					
Debtors & Prepayments	8	12,447	-	12,447	-
Cash at bank and in hand	7	58,133	15,870	74,003	104,865
<b>Total Current Assets</b>		<b>70,580</b>	<b>15,870</b>	<b>86,450</b>	<b>104,865</b>
<b>Creditors:</b> amounts falling due within one year	9	1,320	-	1,320	1,260
<b>NET CURRENT ASSETS</b>		69,260	15,870	85,130	103,605
<b>TOTAL ASSETS</b> less current liabilities		<b>255,060</b>	<b>15,870</b>	<b>270,930</b>	<b>289,405</b>
<b>Creditors:</b> amounts falling due in more one year	10	-	-	-	-
<b>NET ASSETS</b>		<b>255,060</b>	<b>15,870</b>	<b>270,930</b>	<b>289,405</b>
<b>FUNDS OF THE CHARITY</b>					
General Funds		255,060	-	255,060	254,812
Restricted funds	5	-	15,870	15,870	34,593
<b>TOTAL FUNDS</b>		<b>255,060</b>	<b>15,870</b>	<b>270,930</b>	<b>289,405</b>

Approved by the Trustees on 23RD OCTOBER 2022

Signed on their behalf by Trustee B.V. Williams

Printed Name: MR BOYD V. WILLIAMS (PASTOR)

# SOUTHALL BAPTIST CHURCH

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

### 1. ACCOUNTING POLICIES

#### a) Basis of Preparation

The financial statements have been prepared on the historical cost convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102, and being a small charity has claimed exemption under Section 1a not to prepare a cash flow statement.

b) Donations are accounted for gross when received.

#### c) Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

#### d) Investment Income

Investment income is included in the accounts in the year it is receivable.

#### e) Fund Raising and Publicity Costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

#### 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 volunteers for their service.

#### h) Fixed Assets

The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts.

Furniture and Equipment in the church premises is included at cost or net realisable value.

#### 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.

Depreciation on other fixed assets are calculated to write off the cost on a reducing balance basis over their expected useful life, at the following rates:

Equipment	25%
-----------	-----

#### j) Investment Assets

Quoted investments are stated at market value. All other investment assets are shown at cost price.

#### k) Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

**SOUTHALL BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2021**

**2. TANGIBLE FIXED ASSETS**

	Buildings	Equipment	<b>2021</b>
	£	£	£
<b>Cost</b>			
At 1 January 2021	185,800	33,549	219,349
Additions	-	-	-
At 31 December 2021	<u>185,800</u>	<u>33,549</u>	<u>219,349</u>
<b>Accumulated Depreciation</b>			
At 1 January 2021	-	33,549	33,549
Charge for the Year	-	-	-
At 31 December 2021	<u>-</u>	<u>33,549</u>	<u>33,549</u>
<b>Net Book Value</b>			
At 31 December 2021	<u><b>185,800</b></u>	<u>-</u>	<u><b>185,800</b></u>
At 1 January 2021	<u>185,800</u>	<u>-</u>	<u>185,800</u>

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2021 : None  
31st December 2020 : None

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 3. INCOMING RESOURCES

Note	Unrestricted Funds £	Restricted Funds £	<b>Total 2021 £</b>	<b>Total 2020 £</b>
<b>a) Donations &amp; Legacies</b>				
General Offerings and Donations	16,688	-	16,688	13,078
Sundry Offerings	864	-	864	2,204
Unrestricted Gift Aid BGC	46,580	-	46,580	51,702
<b>Restricted Income:</b>				
Building Fund	-	600	600	2,463
Earmarked Accounts	-	2,885	2,885	2,832
Other Churches	7,540	-	7,540	3,684
Subsidiary Accounts	-	511	511	543
	<b>71,672</b>	<b>3,996</b>	<b>75,668</b>	<b>76,504</b>
<b>b) Investment Income</b>				
Interest Received	1	-	1	63
	<b>1</b>	<b>-</b>	<b>1</b>	<b>63</b>
<b>c) Trading Activities</b>				
Rents	11,800	-	11,800	10,200
	<b>11,800</b>	<b>-</b>	<b>11,800</b>	<b>10,200</b>
<b>d) Other Income</b>				
HMRC JRS Grant	3,797	-	3,797	5,083
	<b>3,797</b>	<b>-</b>	<b>3,797</b>	<b>5,083</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 4. RESOURCES EXPENDED

Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>a) Charitable Activities</b>				
Bedfont	267	-	267	262
Catering	1,115	-	1,115	356
Cleaning	962	-	962	2,676
Depreciation	-	-	-	-
Fabric	2,965	-	2,965	7,347
Gifts	2,055	-	2,055	-
	-	-	-	-
Other Churches	3,058	-	3,058	5,719
Home Mission Fund & Baptist	1,800	-	1,800	1,800
Insurance	2,432	-	2,432	2,421
Mission	3,154	-	3,154	-
Office	270	-	270	888
PHS/ADT (Water heater/Alarm system)	1,009	-	1,009	1,236
Rent:	-	-	-	-
Council Tax	1,104	-	1,104	1,043
Property Expenses	18,728	-	18,728	1,389
Professional Fees	5,508	-	5,508	4,053
Bank Charges	309	-	309	284
<b>Restricted Expenditure:</b>				
Building Fund	-	15,968	15,968	4,770
Earmarked Accounts	-	2,452	2,452	2,741
Other Churches	-	3,798	3,798	1,746
Subsidiary Accounts	-	501	501	1,048
<b>Governance costs:-</b>				
Independent Examiner Fee	60	-	60	1,260
	<b>44,797</b>	<b>22,719</b>	<b>67,516</b>	<b>41,040</b>
<b>EXPENDITURE (CONTINUED)</b>				
<b>b) Cost of Generating Funds</b>				
Speakers	400	-	400	391
Sundry Expenditure	-	-	-	582
Telephone	888	-	888	1,185
Utilities:				
Gas *	-	-	-	3,237
Electric	3,329	-	3,329	1,535
Water	413	-	413	1,484
Wages & Salaries	30,283	-	30,283	33,467
	<b>35,313</b>	<b>-</b>	<b>35,313</b>	<b>41,882</b>

\* Gas. No payments claimed as a large refund of VAT paid at 20% for sometime has covered usage. VAT should have been charged at 5%

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 5. RESTRICTED FUNDS

##### CURRENT FINANCIAL YEAR

	<b>Balance 01-Jan-21</b>	Income £	Expenditure £	Gains & (Losses) £	Transfer £	<b>Balance 31-Dec-21 £</b>
<b>Building Fund</b>	<b>19,188</b>	<b>600</b>	<b>(15,968)</b>	<b>-</b>	<b>-</b>	<b>3,821</b>
<b>Earmarked Accounts:-</b>						
Carpet	150	-	(150)	-	-	-
Convention/Glory TV	969	-	-	-	-	969
Feeding the Homeless	1,484	1,000	-	-	-	2,484
Harlesden Church Balance	1,523	-	-	-	-	1,523
In Memory of Vera	-	-	-	-	-	-
Ladies Teas	64	-	(64)	-	-	-
Loan (originally £1,500)	(2,800)	-	-	-	-	(2,800)
Loan to Airport Church	(810)	-	-	-	-	(810)
New Key Deposit (DF)	50	-	-	-	-	50
ROPE (GA)	50	-	-	-	-	50
Seniors	1,614	1,752	(2,173)	-	-	1,193
Sunday School/Youth	1,272	-	(16)	-	-	1,256
Transport	200	-	-	-	-	200
Worship	80	-	-	-	-	80
	<b>3,846</b>	<b>2,885</b>	<b>(2,452)</b>	<b>-</b>	<b>-</b>	<b>4,278</b>
<b>Other Churches</b>						
Harmondsworth	9,550	-	(3,798)	-	-	5,751
<b>Subsidiary Accounts</b>						
B M S	10	411	(401)	-	-	20
Love in Action	2,000	100	(100)	-	-	2,000
	<b>2,010</b>	<b>511</b>	<b>(501)</b>	<b>-</b>	<b>-</b>	<b>2,020</b>
	<b>34,593</b>	<b>3,996</b>	<b>(22,719)</b>	<b>-</b>	<b>-</b>	<b>15,870</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 5. RESTRICTED FUNDS (Continued)

##### PREVIOUS FINANCIAL YEAR

	<b>Balance 01-Jan-20</b>	Income £	Expenditure £	Gains & (Losses) £	Transfer £	<b>Balance 31-Dec-20 £</b>
<b>Building Fund</b>	21,495	2,463	(4,770)	-	-	19,188
<b>Earmarked Accounts:-</b>						
Carpet	-	150	-	-	-	150
Convention/Glory TV	1,669	-	(700)	-	-	969
Feeding the Homeless	206	1,278	-	-	-	1,484
Harlesden Church Balance	1,523	-	-	-	-	1,523
In Memory of Vera	-	400	(400)	-	-	-
Ladies Teas	64	-	-	-	-	64
Loan (originally £1,500)	(2,800)	-	-	-	-	(2,800)
Loan to Airport Church	(810)	-	-	-	-	(810)
New Key Deposit (DF)	50	-	-	-	-	50
ROPE (GA)	-	290	(240)	-	-	50
Seniors	2,045	651	(1,082)	-	-	1,614
Sunday School/Youth	1,528	63	(319)	-	-	1,272
Transport	200	-	-	-	-	200
Worship	80	-	-	-	-	80
	<u>3,755</u>	<u>2,832</u>	<u>(2,741)</u>	<u>-</u>	<u>-</u>	<u>3,846</u>
<b>Other Churches</b>						
Harmondsworth	9,696	1,600	(1,746)	-	-	9,550
<b>Subsidiary Accounts</b>						
B M S	-	493	(483)	-	-	10
Love in Action	2,515	50	(565)	-	-	2,000
	<u>2,515</u>	<u>543</u>	<u>(1,048)</u>	<u>-</u>	<u>-</u>	<u>2,010</u>
	<u><b>37,460</b></u>	<u><b>7,438</b></u>	<u><b>(10,305)</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>34,593</b></u>

The Restricted Funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 6. INVESTMENTS

The charity held no investment assets during this or the previous financial period.

#### 7. CASH AT BANK AND IN HAND

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-21 £</b>	<b>Total 31-Dec-20 £</b>
General	(7,303)	15,870	8,567	9,689
Business Premium	12,140	-	12,140	23,138
High Interest Account	11,675	-	11,675	27,673
No 2 Account (Sudbury Church)	-	-	-	-
No 3 Account (payroll for one associated Pastor)	-	-	-	-
No 4 Account (Hayes Church)	25,331	-	25,331	20,045
Earmarked	3,176	-	3,176	3,175
Rent Account	12,194	-	12,194	20,226
LBPB*	921	-	921	920
	<b>58,133</b>	<b>15,870</b>	<b>74,003</b>	<b>104,865</b>

\* London Baptist Property Board hold these funds on behalf of Southall Baptist Church and can be drawn upon at any time.

#### 8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-21 £</b>	<b>Total 31-Dec-20 £</b>
Gift Aid	12,447	-	12,447	-
	<b>12,447</b>	<b>-</b>	<b>12,447</b>	<b>-</b>

#### 9. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds £	Restricted Funds £	<b>Total 31-Dec-21 £</b>	<b>Total 31-Dec-20 £</b>
Independent Examiner's Fee	1,320	-	1,320	1,260
	<b>1,320</b>	<b>-</b>	<b>1,320</b>	<b>1,260</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE ACCOUNTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2021

#### 10. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The charity held no long term liabilities during this or the previous financial period.

#### 11. STAFF COSTS AND NUMBERS

	TOTAL 2021 £	TOTAL 2020 £
Net Wages and Salaries	30,343	32,532
Employer's NIC less allowance	-	163
Employer's Pension Contributions	772	773
	<u>31,115</u>	<u>33,468</u>

Average number of employees who were engaged in each of the following activities:

	TOTAL 2021	TOTAL 2020
Activities in furtherance of the charities objects	6	5

The church operates a PAYE scheme to pay all employed members of staff. The average number of staff employed was 6 over 2021 (2020:5). No employees received emoluments in the range of £50,000 to £60,000.

#### 12. PAYMENTS TO TRUSTEES, MINISTERS AND RELATED PARTIES

##### Custodian Trustees

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the London Baptist Association.

No payments were made to the custodian trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them.

##### Ministers, Elders and Deacons

Mr Boyd Williams received remuneration for his role as Pastor. This amount is included in Gross Wages and Salaries in note 11.

No other payments were made to Ministers, Elders, Deacons or any persons connected with them during this financial period. No material transaction took place between the charity and a ministers, elders, deacons or any person connected with them.

(2020 - None)

#### 13. RISK ASSESSMENT

The trustees, elders and deacons actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees, elders and deacons have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

#### 14. RESERVES POLICY

The trustees, elders and deacons have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees, elders and deacons aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees, elders and deacons will endeavour not to set aside funds unnecessarily.

#### 15. PRIOR YEAR ADJUSTMENT

Then General bank account should have shown a balance of £2,777 instead of £9,089 for the previous financial year. £6912 has been deducted to reflect a true and fair position of the charity.

This page does not form part of the statutory financial statements

**SOUTHALL BAPTIST CHURCH**

England & Wales - Charity number 1147013

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# Accounts

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**FINANCIAL STATEMENTS  
FOR YEAR ENDED  
31ST DECEMBER 2020**

**SOUTHALL  
BAPTIST CHURCH**

**CHARITY REGISTRATION No: 1147013**

Page 2 Legal and Administrative Information  
Page 3 Trustees', Elders' and Deacons' Report  
Page 6 Statement of Financial Activities  
Page 7 Balance Sheet  
Pages 8 to 13 Notes to the Financial Statements  
Page 14 Independent Examiner's Report to the Trustees, Elders and Deacons

Independent Examiners Ltd  
2 Broadbridge Business Centre  
Delling Lane  
Bosham  
West Sussex  
PO18 8NF

**SOUTHALL BAPTIST CHURCH  
TRUSTEES, ELDERS AND DEACONS REPORT  
FOR THE YEAR ENDED 31ST DECEMBER 2020**

**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>REGISTERED CHARITY NUMBER</b>	1147013	
<b>START OF FINANCIAL YEAR</b>	1st January 2020	
<b>END OF FINANCIAL YEAR</b>	31st December 2020	
<b>TRUSTEES AT 31 DECEMBER 2020</b>	Boyd Williams Christine Streets David Streets	Douglas Rundell Lal Masih Susan Welch
<b>ELDERS</b>	Boyd V Williams David Streets	Lal Masih
<b>DEACONS</b>	Douglas Rundell Shaleem Asghar Sergio Bragga Susan Welch Wendy Ho	Paul Pervez Kathleen Colemack Simro Sidhu Alberio Vieira Parveen Aneel

The Trustees are appointed by church members at an annual church meeting.

**CONTACT DETAILS**

Mrs Christine Streets  
Southall Baptist Church  
Western Road  
Southall  
Middlesex  
UB2 5DS

**GOVERNING INSTRUMENT**

The church is governed by its own constitution and rules as approved at the church members' meeting.  
It first became registered with the Charity Commission on 25th April 2012

**OBJECTS**

The Church exists to proclaim the Christian faith and to serve the local community through its work and witness. Its purpose is to turn people into fully devoted followers of Jesus Christ.

**PRIMARY BANKERS**

Barclays Bank Plc  
Southall Branch  
Hounslow

**INDEPENDENT EXAMINER**

P B Robinson MAAT FCIE  
Independent Examiners Ltd  
2 Broadbridge Centre  
Delling Lane  
Bosham  
West Sussex  
PO18 8NF

## **SOUTHALL BAPTIST CHURCH**

### **TRUSTEES, ELDERS AND DEACONS REPORT FOR THE YEAR ENDED 31ST DECEMBER 2020**

#### **OBJECTS AND ACTIVITIES**

As a church we have only been open for three months in 2020 this was due to a global pandemic whereby the UK was locked down and churches were not allowed to meet. We have therefore been required to take advantage of today's technology.

We have had to adapt to this new situation. Sunday services have been streamed by YouTube and a mid-week meeting has taken place on Zoom. Very few church meetings have been held and these too have been by Zoom. Members have used online banking to give. Members that are without digital communication have been contacted by telephone and post including a monthly church letter. People have visited the elderly and infirm where they can on a regular basis. Pastoral care of the local congregations has been carried out by the local pastors. We have been unable to carry out our Homeless ministry and the Senior Citizens have been unable to meet.

When allowed we are committed to enabling as many people as possible to worship at our church and to become part of the international community of Southall Baptist Church when our services and worship will help put faith into practice through prayer and scripture.

The Sunday morning services are normally conducted in English. Other congregations which come under the umbrella of Southall Baptist Church are carried out in their mother tongues of Punjabi/Urdu/Portuguese/Lingala/Kachin.

Being aware of the Commissions guidance on public benefit and in particular the specific guidance on Charities for the advancement of religion people are encouraged to live out their faith by taking part in worship and prayer learning about the Gospel and developing their knowledge and trust in Jesus.

#### **WORSHIP AND PRAYER**

Prayer groups are normally available throughout the week giving people the opportunity for quiet times, but these too have been carried out online.

As of 31 December 2020, there were 241 church members. These numbers would not necessarily reflect the true attendance at services as these are also attended by non-members.

We would normally carry out dedication services for new-born children and adult baptism by immersion following a person becoming a Christian. In normal times we are licensed to register Marriages and Blessing of Marriages (following Registry Office weddings). Funeral services for members of the church family and the community are also taken.

#### **CHURCH**

Due to the pandemic all proposed renovations to the building has been put on hold until we are allowed to use the building again.

#### **PASTORAL CARE**

Normally a café is run from the church building which is open two days a week reaches the local community. Fixtures and fittings for this are the responsibility of the church. Fire, Health and Safety regulations are complied with.

Sunday schools have met where possible online under supervision.

## **SOUTHALL BAPTIST CHURCH**

### **TRUSTEES, ELDERS AND DEACONS REPORT(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020**

#### **MISSION AND EVANGELISM**

Several congregations have been set up under the umbrella of Southall Baptist Church where the pastors of these small congregations have needed visas. To encourage these congregations, it has necessitated in the church successfully applying for a further four-year sponsorship licence for Tier 2 Minister of Religion from the UK Border Agency. The ethnic diversity of the church enriches church life. We are closely related to the local Medical Centre. The Kachin Church which meets in the Hammond Road building are trying to buy these premises which we hold in trust.

#### **FINANCE**

Total receipts of unrestricted funds were £ 84,413.

Total receipts of restricted funds were £27,438 these were gifts for specific purposes, the school, Asian Convention, The Baptist World Mission (Birthday Scheme), Seniors, Sunday School and ROPE.

We carried forward £289,406                      The Building Fund stood at £19,190.

For most of the year giving has been made through online banking which has been separately annotated. Due to the pandemic the Christian International Community Hayes (Hayes Methodist Church) have not been able to meet which meant no offerings were taken. The accounts were balanced each month. We were able to make a claim via the Small Donations Gift Aid but although encouraged to use Gift Aid, less than 10% of members have taken this up.

By the end of 2020, our Payroll consisted of 6 pastors/workers, one of which is funded through their own congregation giving and passing through the account of Southall Baptist Church. Tax, National Insurance Contributions and Employers National Insurance Contributions were paid through Southall Baptist Church. Two pastors are enrolled on the NEST pension scheme. We were also able to take advantage of the Government Job Retention Scheme for two of our employees who are on furlough.

The buildings of the former Baptist Churches at Harmondsworth and Hatton Road, Bedford continue to be under the umbrella of Southall Baptist Church. The church property at 25 Tilney Road is let to a church family, as is a flat at the rear of the church. All income and payments for the latter two properties are passed through the Church Rent Account.

#### **Governance**

The church is a member of the London Baptist Association, The Baptist Union of Great Britain and The Evangelical Alliance.

Leaders of the main church meet weekly to discuss pastoral matters.

The deacons/trustees meet bi-monthly mainly to discuss and implement the administration of the church and its buildings.

Due to the pandemic, it has been extremely difficult to have church meetings, but these have where possible been held online after due notice to members. This has not proved very practicable as many members have no access to online facilities.

## SOUTHALL BAPTIST CHURCH

### TRUSTEES, ELDERS AND DEACONS REPORT(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020

#### Trustees Responsibilities

The Charities Act 2011 require the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the elders and deacons on ..... 24 September 2021 .....

Signed on their behalf by ..... B.V. Williams ..... Mr B V Williams (Pastor)

## SOUTHALL BAPTIST CHURCH

### STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2020

INCOME AND ENDOWMENT FROM:	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Donations and Legacies	3a	69,067	7,438	76,505	127,415
Trading Activities	3b	10,200	0	10,200	10,800
Investments	3c	63	0	63	98
Other Income	3d	5,083	0	5,083	0
<b>TOTAL INCOME</b>		<b>84,413</b>	<b>7,438</b>	<b>91,851</b>	<b>138,313</b>
<b>EXPENDITURE ON:</b>					
Charitable Activities	4	75,900	10,305	86,205	135,000
<b>TOTAL EXPENDITURE</b>		<b>75,900</b>	<b>10,305</b>	<b>86,205</b>	<b>135,000</b>
<b>NET INCOME/ EXPENDITURE</b>		<b>8,513</b>	<b>-2,867</b>	<b>5,646</b>	<b>3,313</b>
Transfers	5	0	0	0	0
Total Funds Brought Forward		246,297	37,463	283,760	280,447
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>254,810</b>	<b>34,596</b>	<b>289,406</b>	<b>283,760</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the charity's operations are classed as continuing.

The notes on pages 8 to 13 form part of these financial statements.

# SOUTHALL BAPTIST CHURCH

## BALANCE SHEET AS AT 31 DECEMBER 2020

	Notes	Unrestricted Funds £	Restricted Funds £	31-Dec 2020 Total £	31-Dec 2019 Total £
<b>Fixed Assets</b>					
Tangible assets	2	185,800	0	185,800	185,800
<b>Current Assets</b>					
Debtors	7	0	0	0	0
Cash at bank and in hand	6	70,270	34,596	104,866	99,208
<b>Total Current Assets</b>		<b>70,270</b>	<b>34,596</b>	<b>104,866</b>	<b>99,208</b>
<b>Creditors:</b> amounts falling due within one year	8	1,260	0	1,260	1,248
<b>NET CURRENT ASSETS</b>		69,010	34,596	103,606	97,960
<b>TOTAL ASSETS</b> less current liabilities		<b>254,810</b>	<b>34,596</b>	<b>289,406</b>	<b>283,760</b>
<b>NET ASSETS</b>		<b>254,810</b>	<b>34,596</b>	<b>289,406</b>	<b>283,760</b>
<b>Funds of the Charity</b>					
General Funds		254,810	0	254,810	246,297
Restricted Funds	5	0	34,596	34,596	37,463
<b>Total Funds</b>		<b>254,810</b>	<b>34,596</b>	<b>289,406</b>	<b>283,760</b>

Approved by the elders and deacons on 24 September 2021

Signed on their behalf by B.V. Williams, Mr B V Williams ( Pastor)

# SOUTHALL BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2020

### 1. ACCOUNTING POLICIES

#### a) Basis of Preparation

The financial statements have been prepared on the historical cost convention (as modified to include the revaluation of investments) in accordance with the Charities Act 2011, Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2015), applicable accounting standards. The accounts have been prepared on a going concern basis. The charity meets the definition of a public benefit entity under FRS 102, and being a small charity has claimed exemption under Section 1a not to prepare a cash flow statement.

b) Donations are accounted for gross when received.

#### c) Legacies

Legacies are accounted for when their receipt is certain and can be properly quantified.

#### d) Investment Income

Investment income is included in the accounts in the year it is receivable.

#### e) Fund Raising and Publicity Costs

The church does not make formal appeals for funds, and expenditure on these items is therefore not material.

#### 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 volunteers for their service.

#### h) Fixed Assets

The church premises are included in the balance sheet at Insurance value because reliable cost information is not available, and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the accounts. Furniture and Equipment in the church premises is included at cost or net realisable value.

#### 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.

Depreciation on other fixed assets are calculated to write off the cost on a reducing balance basis over their expected useful life, at the following rates:

Equipment	25%
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#### j) Investment Assets

Quoted investments are stated at market value. All other investment assets are shown at cost price.

#### k) Changes in Accounting policies and previous accounts

There has been no change to the accounting policies (variation rules and methods of accounting) since last year, and no changes to the previous accounts.

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020

2. TANGIBLE FIXED ASSETS		Buildings £	Equipment £	Total £
Cost	01-Jan-20	185,800	33,549	215,627
Additions		0	0	0
Cost at	31-Dec-20	185,800	33,549	215,627
Depreciation	01-Jan-20	0	33,549	22,882
Charge		0	0	0
Depreciation at	31-Dec-20	0	33,549	22,882
Net Book Value	31-Dec-20	<b>185,800</b>	<b>0</b>	<b>185,800</b>
Net Book Value	31-Dec-19	185,800	0	185,800

All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2020 : None  
(31st December 2019: None)

3. INCOME AND ENDOWMENTS FROM:	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>a) Donations and Legacies</b>					
General Offerings and Donations		13,078		13,078	52,546
Sundry Offerings		2,203		2,203	4,251
Unrestricted Gift Aid BGC		51,702		51,702	29,269
Restricted Income:	5				
Building Fund			2,463	2,463	14,444
Earmarked Accounts			2,832	2,832	5,251
Other Churches		2,084	1,600	3,684	20,515
Subsidiary Accounts			543	543	1,139
		<b>69,067</b>	<b>7,438</b>	<b>76,505</b>	<b>127,415</b>
<b>b) Trading Activities</b>					
Rents		10,200		10,200	10,800
		<b>10,200</b>	<b>0</b>	<b>10,200</b>	<b>10,800</b>
<b>c) Investments</b>					
Bank Interest		<b>63</b>	<b>0</b>	<b>63</b>	<b>98</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020

3. INCOME AND ENDOWMENTS FROM: (Continued)	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>d) Other Income</b>					
HMRC JRS Grant		5,083		5,083	0
		<b>5,083</b>	<b>0</b>	<b>5,083</b>	<b>0</b>
<b>4. EXPENDITURE ON:</b>					
<b>Charitable Activities</b>					
Bedfont		262		262	247
Catering		356		356	1,924
Cleaning		2,676		2,676	2,236
Depreciation		0		0	0
Fabric		7,347		7,347	3,675
Gifts				0	1,153
Legal Fees				0	0
Other Churches		5,719		5,719	16,004
Home Mission Fund & Baptist Missionary Society		1,800		1,800	1,800
Independent Examiners Fee		1,260		1,260	1,248
Insurance		2,421		2,421	2,366
Mission		3,283		3,283	3,256
Office		888		888	1,459
PHS/ADT (Water heater/Alarm system)		1,236		1,236	1,089
Rent:					
Council Tax		1,043		1,043	1,003
Property Expenses		1,390		1,390	10,248
Professional Fees		4,053		4,053	5,587
Bank Charges		284		284	447
Restricted Expenditure:	5				
Building Fund			4,770	4,770	19,733
Earmarked Accounts			2,741	2,741	12,048
Other Churches			1,746	1,746	3,009
Subsidiary Accounts			1,048	1,048	1,444
Speakers		391		391	650
Sundry Expenditure		582		582	268
Telephone		1,185		1,185	1,085
Utilities:					
Gas		3,237		3,237	4,825
Electric		1,535		1,535	3,000
Water		1,484		1,484	925
Wages & Salaries	9	33,468		33,468	34,271
		<b>75,900</b>	<b>10,305</b>	<b>86,205</b>	<b>135,000</b>

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020

#### 5. RESTRICTED FUNDS

	Balance 01-Jan-20 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-20 £
<b>Building Fund</b>	<b>21,497</b>	<b>2,463</b>	<b>4,770</b>	<b>0</b>	<b>19,190</b>
<b>Earmarked Accounts</b>					
Carpet	0	150	0	0	150
Convention/Glory TV	1,669	0	700	0	969
Feeding the Homeless	206	1,278	0	0	1,484
Harlesden Church Balance	1,523	0	0	0	1,523
In Memory of Vera	0	400	400	0	0
Ladies Teas	64	0	0	0	64
Loan (originally £1,500)	-2,800	0	0	0	-2,800
Loan to Airport Church	-810	0	0	0	-810
New Key Deposit (DF)	50	0	0	0	50
ROPE (GA)	0	290	240	0	50
Seniors	2,045	651	1,082	0	1,614
Sunday School/ Youth	1,528	63	319	0	1,272
Transport	200	0	0	0	200
Worship	80	0	0	0	80
	<b>3,755</b>	<b>2,832</b>	<b>2,741</b>	<b>0</b>	<b>3,846</b>
<b>Other Churches</b>					
Harmondsworth	9,696	1,600	1,746	0	9,550
	<b>9,696</b>	<b>1,600</b>	<b>1,746</b>	<b>0</b>	<b>9,550</b>
<b>Subsidiary Accounts</b>					
B M S	0	493	483	0	10
Love in Action	2,515	50	565	0	2,000
	<b>2,515</b>	<b>543</b>	<b>1,048</b>	<b>0</b>	<b>2,010</b>
<b>TOTAL</b>	<b>37,463</b>	<b>7,438</b>	<b>10,305</b>	<b>0</b>	<b>34,596</b>

The restricted funds are wholly represented by cash reserves of the charity.

## SOUTHALL BAPTIST CHURCH

### NOTES TO THE FINANCIAL STATEMENTS(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020

6. CASH AT BANK AND IN HAND	31-Dec 2020 £	31-Dec 2019 £
General	9,689	11,504
Business Premium	23,138	27,885
High Interest Account	27,673	21,659
No 2 Account (Sudbury Church)	0	0
No 3 Account (payroll for one associated Pastor)	0	0
No 4 Account (Hayes Church)	20,045	21,611
Earmarked	3,175	3,173
Rent Account	20,226	12,459
LBPB*	920	917
	<b>104,866</b>	<b>99,208</b>

\* London Baptist Property Board hold these funds on behalf of Southall Baptist Church and can be drawn upon at any time.

7. DEBTORS AND PREPAYMENTS	31-Dec 2020 £	31-Dec 2019 £
Debtors and Prepayments	0	0
	<b>0</b>	<b>0</b>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	£	£
Independent Examiners Fees	1,260	1,248
	<b>1,260</b>	<b>1,248</b>

9. STAFF COSTS AND NUMBERS	£	£
Net Wages and Salaries	32,532	31,286
Employer's NIC less allowance	163	164
Employer Pension Contributions	773	714
	<b>33,468</b>	<b>32,164</b>

Average number of employees who were engaged in each of the following activities during the year:

	2020 TOTAL	2019 TOTAL
Activities in furtherance of the charities objects	5	5

The church operates a PAYE scheme to pay all employed members of staff. The average number of staff employed was 5 over 2020 (2019:5). No employees received emoluments in the range of £50,000 to £60,000. (2019:None)

## **SOUTHALL BAPTIST CHURCH**

### **NOTES TO THE FINANCIAL STATEMENTS(continued) FOR THE YEAR ENDED 31ST DECEMBER 2020**

#### **10. PAYMENTS TO TRUSTEES, MINISTERS AND RELATED PARTIES**

##### **Custodian Trustees**

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, and the London Baptist Association.

No payments were made to the custodian trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them.

##### **Ministers , Elders and Deacons**

Mr Boyd Williams received remuneration for his role as Pastor. This amount is included in Gross Wages and Salaries in note 9.

No other payments were made to Ministers, Elders, Deacons or any persons connected with them during this financial period. No material transaction took place between the charity and a ministers, elders, deacons or any person connected with them.

#### **11. RISK ASSESSMENT**

The trustees, elders and deacons actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The trustees, elders and deacons have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

#### **12. RESERVES POLICY**

The trustees, elders and deacons have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The trustees, elders and deacons aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees, elders and deacons will endeavour not to set aside funds unnecessarily.

# **INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES, ELDERS AND DEACONS OF SOUTHALL BAPTIST CHURCH**

Report to the members of Southall Baptist Church on the accounts for the year ended 31st December 2020 set out on pages 6 to 13.

## **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required this year under section 144 of the Charities Act 2011 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 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 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 trustees have not met the requirements to ensure that:
  - proper accounting records are kept (in accordance with section 130 of the Act); and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

P B Robinson MAAT FCIE  
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W. Sussex  
PO18 8NF



Dated: 25th October 2021