

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

CHARITY NUMBER	1147013	
START OF FINANCIAL YEAR	01 January 2021	
END OF FINANCIAL YEAR	31 December 2021	
TRUSTEES AT 31 DECEMBER 2021	Boyd Williams Christine Streets David Streets	Douglas Rundell Lal Masih Susan Welch
ELDERS	Boyd V Williams David Streets	Lal Masih
DEACONS	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.

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 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 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 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/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 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 fittings 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

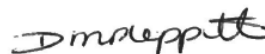
1. which gives me reasonable cause to believe that in, any material respect, the requirements:

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

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

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

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%
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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 2021

2. TANGIBLE FIXED ASSETS

	Buildings	Equipment	2021
Cost	£	£	£
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>
Accumulated Depreciation			
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>
Net Book Value			
At 31 December 2021	<u>185,800</u>	<u>-</u>	<u>185,800</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 £	Total 2021 £	Total 2020 £
a) Donations & Legacies					
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
Restricted Income:					
Building Fund		-	600	600	2,463
Earmarked Accounts		-	2,885	2,885	2,832
Other Churches		7,540	-	7,540	3,684
Subsidary Accounts		-	511	511	543
		71,672	3,996	75,668	76,504
b) Investment Income					
Interest Received		1	-	1	63
		1	-	1	63
c) Trading Activities					
Rents		11,800	-	11,800	10,200
		11,800	-	11,800	10,200
d) Other Income					
HMRC JRS Grant		3,797	-	3,797	5,083
		3,797	-	3,797	5,083

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 £
a) Charitable Activities				
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
Restricted Expenditure:				
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
Governance costs:-				
Independent Examiner Fee	60	-	60	1,260
	44,797	22,719	67,516	41,040

EXPENDITURE (CONTINUED)

b) Cost of Generating Funds

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
	35,313	-	35,313	41,882

* 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

	Balance 01-Jan-21	Income £	Expenditure £	Gains & (Losses) £	Transfer £	Balance 31-Dec-21 £
Building Fund	19,188	600	(15,968)	-	-	3,821
Earmarked Accounts:-						
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
	3,846	2,885	(2,452)	-	-	4,278
Other Churches						
Harmondsworth	9,550	-	(3,798)	-	-	5,751
Subsidiary Accounts						
B M S	10	411	(401)	-	-	20
Love in Action	2,000	100	(100)	-	-	2,000
	2,010	511	(501)	-	-	2,020
	34,593	3,996	(22,719)	-	-	15,870

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 2021

5. RESTRICTED FUNDS (Continued)

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-20	Income £	Expenditure £	Gains & (Losses) £	Transfer £	Balance 31-Dec-20 £
Building Fund	21,495	2,463	(4,770)	-	-	19,188
Earmarked Accounts:-						
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
	3,755	2,832	(2,741)	-	-	3,846
Other Churches						
Harmondsworth	9,696	1,600	(1,746)	-	-	9,550
Subsidiary Accounts						
B M S	-	493	(483)	-	-	10
Love in Action	2,515	50	(565)	-	-	2,000
	2,515	543	(1,048)	-	-	2,010
	37,460	7,438	(10,305)	-	-	34,593

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 £	Total 31-Dec-21 £	Total 31-Dec-20 £
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
	58,133	15,870	74,003	104,865

* 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-21 £	Total 31-Dec-20 £
Gift Aid	12,447	-	12,447	-
	12,447	-	12,447	-

9. CREDITORS AND ACCRUALS AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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