

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

CHARITY NUMBER	1147013
START OF FINANCIAL YEAR	01 January 2024
END OF FINANCIAL YEAR	31 December 2024
TRUSTEES AT 31 DECEMBER 2024	Christine Streets David Streets Douglas Rundell Lal Masih Susan Welch
ELDERS	David Streets James Park Lal Masih
DEACONS	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.

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	<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.</p> <p>Its purpose is to turn people into fully devoted followers of Jesus Christ.</p>
CORRESPONDENCE ADDRESS	Mrs Christine Streets Southall Baptist Church 14 Western Road Southall Middlesex UB2 5DS
PRIMARY BANKERS	Barclays Bank Plc Southall Branch Hounslow
INDEPENDENT EXAMINER	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

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 Southall 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 Southall 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 Southall 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 Southall 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**

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

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**

		Unrestricted Fund £	Restricted Fund £	Total 31-Dec-24 £	Total 31-Dec-23 £
Assets	Notes				
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>
Current Assets					
Debtors & Prepayments	8	12,447	-	12,447	12,447
Cash at bank and in hand	7	199,632	22,241	221,873	57,654
Total Current Assets		<u>212,079</u>	<u>22,241</u>	<u>234,320</u>	<u>70,101</u>
Creditors: amounts falling due within one year	9	1,500	-	1,500	1,410
NET CURRENT ASSETS		210,579	22,241	232,820	68,691
TOTAL ASSETS less current		<u>396,379</u>	<u>22,241</u>	<u>418,620</u>	<u>254,491</u>
Creditors: amounts falling due in more than	10	-	-	-	-
NET ASSETS		<u>396,379</u>	<u>22,241</u>	<u>418,620</u>	<u>254,491</u>
 FUNDS OF THE CHARITY					
General Funds		396,379	-	396,379	234,901
Restricted funds	5	-	22,241	22,241	19,591
TOTAL FUNDS		<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	45657
Cost	£	£	£
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>
Accumulated Depreciation			
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>
Net Book Value			
At 31 December 2024	<u>185,800</u>	<u>-</u>	<u>185,800</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	Total 2024	Total 2023
		£	£	£	£
a) Donations & Legacies					
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>237,054</u>	<u>63,840</u>	<u>300,894</u>	<u>98,083</u>
b) Investment Income					
Interest Received		2,817		2,817	36
		<u>2,817</u>	<u>-</u>	<u>2,817</u>	<u>36</u>
c) Charitable Activities					
Rental Income		1,000		1,000	13,200
		<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>13,200</u>

SOUTHALL BAPTIST CHURCH

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

4. RESOURCES EXPENDED

a) Charitable Activities	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
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
		34,417	61,190	95,607	94,001

b) Cost of Generating Funds

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
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
		44,976	-	44,976	48,187

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 £
Building Fund	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-	(946)	432	-	-	(514)
ROPE (GA)	50	-	-	-	50
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
	6,635	10,401	(11,257)	-	5,779
Other Churches					
Harmondsworth	7,057	4,800	(5,734)		6,123
Subsidiary Accounts					
B M S	(555)	295	-		(260)
Love in Action	6,104	2,394	(2,478)		6,021
	5,549	2,689	(2,478)		5,761
	19,591	63,840	(61,190)		22,241

SOUTHALL BAPTIST CHURCH

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

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-23	Income £	Expenditure £	Transfer £	Balance 31-Dec-23 £
Building Fund	-	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
Other Churches					
Harmondsworth	6,388	4,800	(4,131)	-	7,057
Subsidiary Accounts					
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 £	Total 2024 £	Total 2023 £
Cash at Bank	32,918	22,241	55,159	57,654
London Baptist Property Board	166,714	-	166,714	-
	199,632	22,241	221,873	57,654

8. DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Gift Aid Accrual	12,447	-	12,447	12,447
	12,447	-	12,447	12,447

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 £	Total 2024 £	Total 2023 £
Independent Examination	1,500	-	1,500	1,410
	1,500	-	1,500	1,410

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

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

	TOTAL 2024	TOTAL 2023
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)