
EAST HAM BAPTIST CHURCH

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

EAST HAM BAPTIST CHURCH

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EAST HAM BAPTIST CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 MARCH 2021

Trustees	Armeia Dawood, Minster & Chairperson Antoinette French, Secretary (appointed 9 December 2015, resigned 28 March 2021) George Tikum (appointed 30 March 2017) Alain Loufimpou (appointed 30 March 2017) Josephine Wilson Cole (appointed 30 March 2017) Meno Jacob, Treasurer (appointed 1 January 2020) Philip Merugu, Deacon (appointed 1 January 2020) Rachel Mary Koti (appointed 1 January 2020) Jessica Dawood, Secretary (appointed 28 March 2021)
Charity registered number	1152699
Principal office	236 Plashet Grove London E6 1DA
Secretary	Jessica Dawood
Minster & Chairperson	Armeia Dawood
Accountants	YBSM Partners Ltd Chartered Certified Accountants London City Office 23 Austin Friars London EC2N 2QP

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Trustees present their annual report together with the financial statements of the Charity for the 1 April 2020 to 31 March 2021.

Objectives and activities

a. Policies and objectives

East Ham Baptist Church is a place of worship. Its building is located within a residential area in the London Borough of Newham. East Ham Baptist Church is a multi-cultural congregation representing over 27 different nationalities.

We seek to build up the body of Christ by encouraging and equipping the members and those who attend to discover and exercise their gifts and talents and through this, seek to positively impact the community both at home and abroad with the love of Christ.

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)' and in particular to its supplementary benefit guidance on the advancement of religion.

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities (continued)

b. Activities undertaken to achieve objectives

We aim to reach our purposes through a number of activities:

Public Worship.

We run a number of open services.

Sunday services

The start time is 10:30am. We welcome those in attendance and start with a time of prayer, followed by worship (hymns and Songs)

A time is then set aside for brief announcements and offering for the benefit of those in attendance to be informed and reminded of forthcoming activities, updates on on-going plans, birthday greetings and special news. We have notices which are displayed on plasma screen. It is at this time the church formally welcomes new and irregular visitors, making them feel welcomed and offering brief after-care at the end of the service.

Another time of worship (hymns contemporary Christian music) ensues, followed by a time of teaching of the word of God. We close with a time of response, allowing people the opportunity to receive prayers for their needs. The prayers are offered on an individual basis by those appointed by the church as leaders with good standing.

The first Sunday morning of every month, we observe communion of the Lord's Supper.

We run a Sunday school during our morning service, consisting of classes for children of ages 4-15 and led by teaches affiliated with this church.

On the second Sunday evening of every month we observe communion of the Lord's Supper.

Baptism Service

We baptise anyone who confesses their sin and expressly requests baptism by immersion. This is only conducted at our morning service.

Bible Study

We run our bible study every Saturday morning and this is open to all.

Women's service

We run a special women's breakfast and service on the first Saturday of every month.

Men's service

We run a special men's breakfast and service the last Saturday of every month.

Prayers

We have a number of prayer meetings in the church.

Tuesday, Wednesday and Thursday morning between 9:00am and 10:00am (an opportunity also for those who wish to pray before going into work or school).

Friday evening is our main prayer meeting between 7:00pm and 9:00pm, where everyone is welcomed.

Evangelism and Mission

The church runs regular evangelism meetings throughout the year.

Every third Sunday evening of each month is focused on evangelism and mission. We undertake the task of

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities (continued)

praying for mission fields at home and abroad. We provide materials for those who are seeking to know more of the Christian faith (like books, Jesus DVD's "the life of Christ", and other resources).

We plan for outreach to continue in and around different parks in different areas. This includes doing street Evangelism in the local community. For the whole church to go and evangelize in the local community after Sunday morning service at Christmas and Easter. This will give us the opportunity to share the Easter message, the Birth, Death and Resurrection of our Lord Jesus also the Christmas message the birth of our Lord Jesus.

Youth Ministry

We run two different age groups for young people. The first age group 3-15 years Old. The lower division meets regularly once every month. The lower youth division are involved in activities such as Bible studies, Bible quizzes, games, crafts and watching movies and church activities.

Social Action

The church is involved in supporting and encouraging a number of charitable projects locally and abroad. We strongly support the schools in our local community and projects such as Set My People Free, orphanage home in Sierra Leone, home mission, training pastors, Faith In Schools, Transform Newham.

Church Relationships

The church is very active in this area through supporting our sister Baptist churches, and have a close partnership with other Christian churches and organisations in the local area. Supporting a number of local initiatives (redeeming our community) is also fundamental to our vision.

Pastoral Care

The Church is involved in a number of activities in the area of pastoral care.

Visitation

A designated team undertakes regular visits to church members and to others in the community who request a visit for a number of reasons. The main purpose of the visitation team is to provide support and build close relationships with the church (including members and non-members). This support is provided by home visits, telephone contact and hospital visits. The team have also on occasions escorted members to hospital appointments.

Hospital

The Pastors and elders of the church are available to pray as requested for patients and church members in hospital.

Funeral Services

The church runs funeral services for the whole community as requested.

Wedding Services

The church runs wedding service for the community as requested.

Counselling and Conflict Resolution

The Pastor and elders of the church are available in facilitating meetings and other appropriate strategies to meet/address the needs of the church members and the community in these sensitive areas.

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities (continued)

c. Main activities undertaken to further the Charity's purposes for the public benefit

East Ham Baptist Church provides the public with a number of benefits.

The Church provides a sacred space

Church buildings and worship services that provide the moral foundation of self-restraint and community awareness necessary for the success of self-government. The church encourages every member and all those who attend church to act and behave according to law of the land, and contribute to their community.

The Church provides help to the needy

The Church provides help to the needy and vulnerable individuals in the community, improving the general relationship between its members and the community. It improves marriage relationships, and encourages families to be together, discourages domestic violence, increasing moral community obligations, and promoting charitable contributions and volunteering. The church encourages commitment to church life and to serve others in the community.

Fare-share

Since September 2017 East Ham Baptist church has become part of the community Fare-share scheme run by Tesco supermarket. This scheme affords the less fortunate in our community to be provided with food free of charge and allows for everyone on occasions to receive tasty donations from Tesco when we receive surplus donations which we cannot give out as it exceeds the needs of those we serve. Since we started the church approved for the area near the lift to be developed to accommodate / store / distribute the food donations – thus we have a fridge and 2 freezers downstairs in a beautifully refurbished area – thank you all for your generosity in backing this scheme to help our community.

Caring for our Youth

East Ham Baptist Church provides a training ground for young people to be successful in their education. Our young people have improved their skills in many areas by participating in several activities such as playing musical instruments, craft, drama, and dance and information technology. There has been a drive to improve their ability to manage their time and achieve goals in a timely manner, public speaking, and networking, organizing and participating in the public life of our country.

The church has positively improved their desire to be committed and to set examples of good behaviour in their schools. They complete homework, attend classes, and complete degree programs. East Ham Baptist Church provides educational, psychological, and moral training and resources which serve to equip and produce positive results and outcomes for our young people.

The Church helps reduce crime

East Ham Baptist Church provides spiritual and social programs and community volunteers. These programs help to decrease the occurrence of crime in communities and among family members, community members and local youths. Reduced levels of crime make communities more safe, stable and productive. Safe and stable communities encourage economic growth through business expansion and attracting new residents. The Church helps very much in decreasing domestic violence among men and women through teaching God's word of how husband and wife can respect each another.

The Church promotes mental and physical health

East Ham Baptist Church promotes mental and physical health to its members and to the community. The spiritual journey is a great help in the area of healing. Many find it a real help as they encounter a true love and care from the body of Christ (the church), and from the Lord. Huge numbers of the public have found the church a place where their soul can find rest, healing and peace. This journey helps the community vastly and decreases government expenditures as there is less reliance on conventional medicines for emotional and mental unrest. The Church also promotes a variety of health benefits for the community, improving the vitality of the community and decreasing government expenditures through its teaching that our body is a holly temple

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities (continued)

and we have to look after it.

Providing comfort to the bereaved

East Ham Baptist Church is a place of comfort for everyone in the community who has experienced the pain of losing a loved one. The church is opened to the whole community, and it helps in a number of ways in this journey of bereavement. This is started in prayer followed by providing a thanksgiving service, counselling and helping the needy that are not in a position to afford funeral and related expenses.

East Ham Baptist Church contributes towards a better society, promoting social cohesion by promoting our value as a church to be:

A Prophetic Community - Rejecting evil, injustice and hypocrisy and challenging worldly concepts of power, wealth, status and security.

An Inclusive Community - To rise above all barriers of gender, language, race, class, age and culture. We come alongside those who are rejected, deprived and feel powerless.

A Sacrificial Community- Accepting the needs of the community and the importance of sacrifice. We aim to reflect the generous life-giving nature of God.

A Missionary Community - Demonstrating in word and action God's forgiving and healing love.

A Worshipping Community - Participation in worship and prayer which inspires all we are and do. Investigating and understanding what it means to live together as the people of God, obeying his word and following Christ in the whole of daily life.

East Ham Baptist Church has a diverse positive impact on communities ranging from increased trust, improved mental and physical health, decreased crime, and enhanced levels of volunteering and community outreach.

These attributes build norms and values that encourage political stability and economic performance. The Church contributes to vitally important components of a successful society. Its presence in communities provides many benefits that cannot be measured solely by direct revenue.

Achievements and performance

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

a. Review of activities

1 Thessalonians 4:16-18

"For the Lord himself will come down from heaven, with a loud command, with the voice of the archangel and with the trumpet call of God, and the dead in Christ will rise first. After that, we who are still alive and are left will be caught up together with them in the clouds to meet the Lord in the air. And so, we will be with the Lord forever. Therefore encourage one another with these words."

We know that the start of 2021 has been challenging, several of us have lost love ones, yet our God is a faithful God, let us give Him all the glory for the last year May 2020-2021 for what He has done in us and His church at EHBC.

1. Spiritual Growth

The Lord has been faithful to us throughout the year. We witness and experience his hand in our lives in many ways. The changes that have taken place in each one of us is a great witness to the work of God the Holy Spirit at EHBC.

With the lockdown and the danger of the virus around us, we managed to worship him throughout the year. We praise God for the courage and wisdom that He gave us to continue opening the Church building and for his amazing protection, we have had zero cases of covid at EHBC building. He is our good shepherd; He always looks after us.

We will continue to learn from the great Teacher, the Lord Jesus Christ until we meet with Him in the sky. We praise Him for all the teaching and wisdom that He has showered upon us, and for His eternal grace.

2. Embracing the Word of God

Indeed, His eyes have been upon us throughout the Year.

Once again, we praise God for the insight that He has given to our Pastors, Elders and Leaders in embracing the Word of God. Each time we gather for worship we listen to the Word and receive from Him "a message from heaven".

Even when we had to close the building, the Lord continued to give us messages from heaven.

We will continue to hold our faith in embracing the word of God at EHBC.

3. Growth in Number

We have seen new people coming to church, some stayed, and others were passing by. We want to give the glory to Him for the work He is doing among us and for those who moved out of the area. And we thank him for all those who joined us by YouTube and Facebook.

4. Secretary Report

Women's prayer breakfast. We thank God for the women's ministry. This year during the pandemic it has been very different we have supported each other remotely via the phone or using various methods of social media, we thank God for technology, and we thank God for keeping us united.

Our ladies WhatsApp group called Ladies caring & sharing, which is available to all has been invaluable, it was

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TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

started with the permission of the church's minister and has been a blessed success. It still goes on until this day. The sisters of the church stay connected daily, sharing spiritually uplifting scripture or sayings.

Occasionally sharing quizzes and brain teasers or whimsical sayings not forgetting the wonderful praise and worship songs which are shared, always reaching out to someone in a timely manner. I know from the feedback that the ladies have really enjoyed this simple method of checking on the whole group as well as our individual phone calls or walks around local green spaces. God has been so good to us all praise be unto his name.

A big thank you is extended to everyone who took the time to prepare something to share quizzes etc. Also, to everyone who took the time to share an uplifting spiritual message and those who spared the time to read or listen to them and give positive feedback - it was invaluable in this time from one Christian's sister to another.

As Christian sisters of all ages I am sure we all look forward to the day when a ladies prayer group can start again, and we can all sit face-to-face and take time with each other praying, testifying, and fellowshiping as we did in the past it may be a new format / way of doing things however God are Way- maker will find a way.

First aid:

We have once again been blessed with an uneventful year - no major incidents, albeit possibly because we have not been in the building much however we give God all the glory for keeping us safe and during the times that we have been open, everyone has managed to arrive and leave without event to God be the glory.

We thank God for all the First- aiders and all of those with first aide knowledge that were always ready and willing should an event have taken place we thank God for their hearts of love and compassion.

Naturally, this year as we return fully to normal service, we will be looking for first-aiders once again. Therefore, we do hope and pray that individuals will be encouraged to come forward to be our named go-to people. Here is praying for the spirit of courage and adventure to explore a new role within the church.

Welcome to the new incoming secretary and goodbye from me!

Please may I take a moment to just welcome sister Jessica into the role of church secretary I know that she will do a fantastic job she excels in everything that she does, and I know that I can trust the church to support her the same way that they supported me we give God all the glory for enthusiasm in Sr Jessica's spirit to take on the role.

Welcome our New in-coming church secretary Sister Jessica Dawood elected Sunday 28/03/2021.

One of my favourite pieces of scripture / (praise and worship song) I share with you hopefully not for the last time:

Numbers 6:24-26 24 The Lord bless you and keep you.

25 the Lord make his face shine on you and be gracious to you. 26 the Lord turn his face toward you and give you peace."

(Antoinette (French) Chapman - out-going Church Secretary)

5. Church Website & Sound Room

We praise God for Brother Ravi Koti, Brother Aravind, Brother David, Brother Jordan, and Sister Antoinette for all their hard work in putting the information on our website. We praise God for our wonderful website which is a constant work in progress and the wonderful New Video Camera.

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

And we thank God for sending Pastor Gabriel to us and for all the work he did with our YouTube channel.

6. Church Building Work

The development of the church building continued this year. The major work of repointing the Church walls which took place.

What a wonderful testimony of His grace and blessing. The building work has continued in the church and praise God by His grace we managed to meet our needs for the building this year again.

7. Sunday School and Youth

God has been good to us in the past one year and Sunday school lessons went on effectively despite the lockdown and the impact it had on Sunday school attendance. As church resorted in using online services it impacted a lot negatively on the number of children attending Sunday school lessons.

We had on average 7 children every Sunday morning. Due to this, we had no choice but to bring together the two age groups (ie children from ages of 5 to 15 were taught together even though we did not have any 14 to 15 year old child attending)

Going online also affected the number of teachers willing to take lessons and only two took up the challenge but by His grace, they pulled through. Thank God we are back to church now even though only two teachers have signed up to teach the 11 to 15 age group which is a challenge to them as they are also entitled to many other responsibilities in the church. However, the good news is that many teachers have indicated their availability to teach the younger ones (ie the up to 10 age group).

We really need more people to sign up to teach Sunday school, especially the older ones. Even though teachers are committed, I still feel it is important for people to get involved so that a teacher should not be teaching more than two lessons a month.

Youth

The lower youth have not been able to meet in the past one year due to the Covid-19 lockdown. However, we are looking forward to the time that things will return to normal, and we will get back to action. I clearly understand that children have returned to school but still we want to wait for some time to see how things will really turn out before we can resume the youth's monthly meetings.

Youth led service last November could not be held simply because it was not possible for the young people to come together to prepare for it due to the Covid-19 lockdown.

Bible study for the young people will resume at some point in April.

Our eyes, hearts and minds are open waiting for God to guide us throughout this year by His grace and mercy.

(Pastor George Tikum - Youth Pastor)

8. Visitation Team

Due to the restriction caused by the virus, the visitation team was not able to visit people, but nevertheless a huge amount of phone calls were made to church members during this difficult year. We praise God for the prayers and the answers of prayer.

9. Praise and Worship Report

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

This year, the whole world has been hit by the pandemic COVID 19, a deadly virus infection that was killing only the adult people. This disease brought unprecedented challenges, in this modern time, to the way of life that the world never experienced before. More than 2.72 million people died worldwide from Covid 19, included the 127,000 people from the UK. Consequently, the way we use to worship God in the church also changed completely.

To control the spread of this viral infection, the country has been put into Lock down. In public places, people were required to wear face masks, to wash their hands with sanitisers, to keep 2 metres social distancing from people. All the churches have been asked to close their doors as preventative measure to stop the spread of the infection.

The Ministry of Praise and Worship has been affected as well by those safety measures. Some members of worship team and the preacher of the day were the only people permitted to enter the church building to record the gospel messages to be broadcasted live through YouTube channel. For this purpose, only the members playing a musical instrument, and gifted with singing talent were the ones organising and leading the worship.

After 4 months of self-isolation and shielding, the first lockdown was lifted in July 2020. The churches reopened on the 5th of July for its live Sunday service. The time of gathering was reduced to one hour only. The government issued guidelines with severe restrictions for the way the church needed to operate. Sadly, the singing was not permitted during the church service.

To implement all those safety measures and guidelines, the worship team leaders of each 4-worship group were responsible to select 3 or 4 videos songs online and projected them on the church big screen each Sunday service. The congregation present on the sanctuary was encouraged to watch and to listen to those video songs without singing. For those members who could not come to the church, the full service was broadcast live via You Tube channel.

In September 2020, after examining the complaints raised by the religious authorities regarding the handling of the spiritual matters and the believers' health, the government relaxed the safety measures put in place for the churches. The members of praise and worship could sing again during the church service with only 3 singers at the top stage and placed within 2 metres or more from the Musicians. As the physical contact contributed to the spread of the virus, the members of praise and worship were advised to avoid several church meetings. Therefore, the Saturday singing practice was cancelled. The worship practice was taking place at 9 o'clock before the Sunday morning service starts at 10:30.

The pandemic has also affected the way the praise and worship use to organise the end of year celebrations during this festive season. With restricted time, reduced resources, and shortage of worshipers, the Worship Team managed to lead the singings for the Candlelight service, the Christmas' Day service, and the New Year eve celebration. And by God grace, everything went down perfectly well.

In January 2021, the country went into a second lockdown. But this time, the new lockdown did not affect the opening of the Churches. The government has given liberty to the religious authorities to decide the best way to run the church during the pandemic lockdown. The leaders of our church decided to continue to run the Sunday service from 10:30 to 12:00 o'clock. The church members had the choice to attend the church service live in the sanctuary or live on YouTube.

Unfortunately, after months of strict control of the disease, another wave of this viral infection came to strike again the country. The live praise and worship was suspended again during the church service. The worship songs chosen by the team leaders were played on the church big screen during the service via YouTube channel.

Towards the end of January 2021, as the rate of the virus infection started to decrease, the praise and worship resumed its activities. The team was still required to sing 3 or four songs only. The length of the service was limited at 1 hour 30 for the worship time, the communion table, the offering collection, the notices, and the

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

preaching.

Due to the covid 19 restrictions, the praise and worship Rota also has been reviewed twice to adjust to the government regulations.

The worship team also contributed enormously to the thanksgiving service organised for the lives of those who went to be with Lord during this difficult time.

The praise and worship team received tremendous help from the Brazilian Church who is hiring the church premises. Some of their members consented to play music with us and to upload the preaching messages on YouTube channel using their own media materials. One of their builders also helped to upgrade the computer Room where all musicals and IT equipment are kept.

We are so grateful to our Lord and Merciful Saviour Jesus Christ for the grace He granted the praise and worship team to operate during this troubled time. Despite those uncertainty and challenging conditions, the pandemic did not affect the quality of the praise and worship we offered to our Heavenly Father. The means and resources God had provided were sufficient for His people to enjoy our favourite good time of praise and worship before His presence.

Our God is a Faithful God. To Him be the Glory for ever and ever. Amen!

(Sister Brenda Matomby)

10. Hospitality

No hospitality during the past year.

11. Communion

We thank the Lord for Sister Patience and others who help her, for their commitment in organising the Lords table.

12. Flowers

We thank God for the wonderful team of blessed sisters who are doing a fantastic work organising the flowers.

13. Prayer Meetings & Bible Study

We Praise God for our prayer meetings, Elder Alain, Sister Alice, Sister Josephine, Sister Dorrett, and Brother Raj.

We also thank God for the New Bible study "who Jesus is for Me".

14. Elders & Leaders in the Church

Working with men and women from all over the world is a challenge, the bigger the challenge the greater the grace we receive. I would like to give God the glory for our Elders and leaders in the church, for the love we have in the Spirit and in the Vision: What wonderful Elders and Leaders God has chosen for us at East Ham Baptist Church. Each one of them is very special and has a great heart for the Church. They work with a joyful heart. Praise God for each one of them.

15. Elder Alan Report

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TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

Prayer meetings, I have managed to lead some prayer sessions. However, the COVID 19 has taken most of my time as a frontline worker I pray for God to give a flexible schedule to be more involved with a prayer meeting.

- Services I had preached on several occasion and assisted the church in starting an online service via Skype before we moved to YouTube.
- I was part of the team Pastor Jeremiah sent to support the Barking church to preach.

To continue to play a big part to maintain a good standard of our services.

Barking church is still requiring our services, and I am happy to continue supporting them.

Trustee: I am grateful that the church, via pastor Jeremiah, has supported me to enrol to learn more about the bible and the ministry I have passed all my due assignments and will continue to work hard in completing this training.

Conclusion: I can only thank God for the life of our great leader, pastor Jeremiah.

I will continue serving the Lord as he leads me in the new pasture.

16. Ministering among Elderly in Care

I was given the department for visiting the elderly in care Homes by pastor Jeremiah.

As you all know due to sudden changes in the country, we could not organise any visitation into any Care Homes this year.

With the blessing of Pastor Jeremiah, I thank God, that the Lord inspired me to start up a Monthly prayer Cell with all Asian brothers and sisters from early this year (Jan 2021)

We are meeting on Zoom for 1:30hrs approximately.

People were opening in prayer with their personal requests and lifting each other in prayers. The Spirit of God is clearly moving among us and inspiring people to commit themselves to prayer again and again with a contrite spirit.

On Good Friday 2nd of April 2021, The Asian brethren met in the Church to reflect on the Cross, we spent a good 2 hours in the Church Premises, we were blessed to have this time of Meditation To add more to this, we had Pastor Jeremiah with us to share the Word of God and he blessed us.

I thank the lord for this vision God laid on my heart.

Please continue to pray for us. Every Blessing,

(Brother Philip)

17. Church Treasurer

We truly are very thankful for Brother Meno for the hard and wonderful work he does as our church treasurer. May the good Lord reward him with every blessing from above.

CONCLUSION

Let us look at what the Lord has for us in the next few years

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Achievements and performance (continued)

1. Sunday morning to be our main fellowship of praise and worship. Let us commit ourselves to Sunday mornings, to attend and be on time and let us commit to invite others to join.
2. Friday evening let us commit to prayer and studying the Bible.
3. Let us all commit to being part of the New vision "Youth Together".
4. Partner with London home mission, to train and reach people with the gospel of Christ.
5. Partner with Billy Graham organization, to train and reach people with the gospel of Christ.

God has placed East Ham Baptist church in a special location, this special location comes with several challenges. There are challenges that the multi- ethnic groups and their diversity brings. On the other hand, it opens the doors for a fantastic opportunity to share the good news of Christ.

We must know and learn and be aware of the wider needs of these groups with all the diversity they bring with them. The church needs to learn how to engage with the community and how to meet their needs; how to be creative in the way of building the right bridges. We need to be open to the work of the Spirit. We must build up a network with other churches in the area through prayer and joint mission for the sake of the Gospel.

Yes, the need is huge, but greater is the One who is on our side. Let us seek His will and be faithful, learning from Him and be obedient to His word.

To God be the glory forever and ever

Amen.

God bless you all,

Rev. JEREMIAH DAWOOD

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

b. Reserves policy

It is East Ham Baptist Church's policy to have unrestricted funds not presently committed or invested in tangible fixed assets should be maintained at the equivalent of 3 months expenditure in order to continue pursuing its activities should there be a period of reduce income.

In the year ended March 2021 the Incoming Resources are £125,381 and the Resources Expended was £102,083.

The surplus in funds for the year ended March 2021 is £23,298 and the starting funds was £239,169 giving a total carried forward fund of £262,467.

The balance of the loan from London Baptist Property Board is as at 31st March 2021 is £39,330.

Total cost of Fixed Assets Property as 31st March 2021 is £246,620. In future a valuation will be undertaken to determine the market value of the property.

Structure, governance and management

a. Constitution

East Ham Baptist Church is a registered charity in England, number 1152699, and is constituted under a Trust deed.

The principal object of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination.

There have been no changes in the objectives since the last annual report.

b. Methods of appointment or election of Trustees

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

EAST HAM BAPTIST CHURCH

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

Statement of Trustees' responsibilities

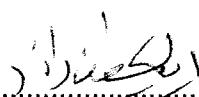
The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the 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 application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. 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.

Approved by order of the members of the board of Trustees and signed on their behalf by:


.....

Armeia Dawood
(Minister & Chairperson)

Date: 14 May 2021

EAST HAM BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2021

Independent examiner's report to the Trustees of East Ham Baptist Church ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2021.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

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

Independent examiner's statement

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:



Dated: 14 May 2021

Samuel Sylvester Mendy (FCCA, FMAAT, MCMI, MCSI, MA)

YBSM Partners Ltd

EAST HAM BAPTIST CHURCH

**INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021**

Chartered Certified Accountants
London City Office
23 Austin Friars
London
EC2N 2QP

EAST HAM BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	3	80,038	-	80,038	64,901
Charitable activities	4	-	-	-	2,070
Other trading activities	5	45,286	-	45,286	86,300
Investments	6	57	-	57	161
Total income		125,381	-	125,381	153,432
Expenditure on:					
Raising funds		3,192	-	3,192	2,031
Charitable activities	7	98,891	-	98,891	116,276
Total expenditure		102,083	-	102,083	118,307
Net movement in funds		23,298	-	23,298	35,125
Reconciliation of funds:					
Total funds brought forward		235,126	4,043	239,169	204,044
Net movement in funds		23,298	-	23,298	35,125
Total funds carried forward		258,424	4,043	262,467	239,169

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 35 form part of these financial statements.

EAST HAM BAPTIST CHURCH

BALANCE SHEET AS AT 31 MARCH 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	12	256,780	259,333
		<u>256,780</u>	<u>259,333</u>
Current assets			
Debtors	13	3,691	1,122
Cash at bank and in hand		41,825	40,365
		<u>45,516</u>	<u>41,487</u>
Creditors: amounts falling due within one year	14	(7,545)	(11,336)
Net current assets		<u>37,971</u>	<u>30,151</u>
Total assets less current liabilities		<u>294,751</u>	<u>289,484</u>
Creditors: amounts falling due after more than one year	15	(32,284)	(50,315)
Net assets excluding pension asset		<u>262,467</u>	<u>239,169</u>
Total net assets		<u><u>262,467</u></u>	<u><u>239,169</u></u>
Charity funds			
Restricted funds	17	4,043	4,043
Unrestricted funds	17	258,424	235,126
Total funds		<u><u>262,467</u></u>	<u><u>239,169</u></u>

The financial statements were approved and authorised for issue by the Trustees on 14 May 2021 and signed on their behalf by:

.....
Meno Jacob
 (Treasurer)

The notes on pages 20 to 35 form part of these financial statements.

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. General information

East Ham Baptist Church is a charity registered in England (Charity number 1152699). The principal office address is 236 Plashet Grove, London E6 1DA. The nature of the charity's operations and its principal activities are set out in the Trustees' Report. The financial statements have been presented in Pound Sterling (£) which is also the functional currency of the charity.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

East Ham Baptist Church meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2. Accounting policies (continued)

2.3 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Government grants

Government grants relating to tangible fixed assets are treated as deferred income and released to the Statement of financial activities over the expected useful lives of the assets concerned. Other grants are credited to the Statement of financial activities as the related expenditure is incurred.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Freehold property	- No depreciation charge
Church equipment	- 33% straight line
Fixtures and fittings	- 25% straight line
Computer and office equipment	- 33% straight line
Other fixed assets	- 10% straight line

2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations			
Sunday offerings	9,076	-	9,076
Tithes	49,631	-	49,631
Donations	-	-	-
	58,707	-	58,707
Total donations and legacies			
Donations	15,071	-	15,071
Government grants	6,260	-	6,260
	21,331	-	21,331
Subtotal			
	80,038	-	80,038
	<i>Unrestricted funds</i>	<i>Restricted funds</i>	<i>Total funds</i>
	<i>2020</i>	<i>2020</i>	<i>2020</i>
	<i>£</i>	<i>£</i>	<i>£</i>
Donations			
Sunday offerings	12,529	-	12,529
Tithes	39,740	-	39,740
Donations	190	7,700	7,890
	52,649	15,400	68,049
Total donations and legacies			
Donations	4,552	(7,700)	(3,148)
	4,552	(7,700)	(3,148)
Subtotal			
	57,201	7,700	64,901

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

		Total funds 2021 £
Family conference		-
		<hr/> <hr/>
	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Income from charitable activities - Church Activities	2,070	2,070

	Unrestricted funds 2021 £	Total funds 2021 £
Bungalow rent	14,400	14,400
Church hall hire - New Birth Nursery	17,286	17,286
Church hall hire - Assemblies of God (Brazilian)	10,600	10,600
Church hall hire-Praise Chapel Community International	3,000	3,000
	<hr/> 45,286	<hr/> 45,286

EAST HAM BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

5. Income from other trading activities (continued)

Income from non charitable trading activities (continued)

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Bungalow rent	14,400	14,400
Church hall hire - New Birth Nursery	39,000	39,000
Church hall hire - Assemblies of God (Brazilian)	24,000	24,000
Church hall hire-Praise Chapel Community International	8,800	8,800
Church hall hire - other	100	100
	<u>86,300</u>	<u>86,300</u>

6. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £
Investment income - local cash	<u>57</u>	<u>57</u>

	<i>Unrestricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Investment income - local cash	<u>161</u>	<u>161</u>

7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Total funds 2021 £
Church Activities	<u>98,891</u>	<u>98,891</u>

EAST HAM BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

7. Analysis of expenditure on charitable activities (continued)

Summary by fund type (continued)

	<i>Unrestricted funds 2020 £</i>	<i>Restricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Church Activities	112,619	3,657	116,276

8. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £
Church Activities	5,584	93,307	98,891

	<i>Activities undertaken directly 2020 £</i>	<i>Support costs 2020 £</i>	<i>Total funds 2020 £</i>
Church Activities	10,700	105,576	116,276

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Church Activities 2021 £	Total funds 2021 £
Staff costs	57,425	57,425
Staff costs	7,283	7,283
Rates & water	(648)	(648)
Light & heating	6,627	6,627
Repairs & maintenance	9,249	9,249
Insurance	4,140	4,140
Accountancy fees	400	400
Independent examiner remuneration	100	100
Communication & IT	3,380	3,380
Administration	298	298
Loan interests	1,464	1,464
Bank Charges	72	72
Hospitality and guest speakers costs	105	105
Subscriptions	399	399
Depreciation	2,553	2,553
Training	460	460
	<hr/> 93,307 <hr/>	<hr/> 93,307 <hr/>

EAST HAM BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

8. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Church Activities 2020 £</i>	<i>Total funds 2020 £</i>
Staff costs	58,212	58,212
Staff costs	7,233	7,233
Rates & water	304	304
Light & heating	7,566	7,566
Repairs & maintenance	7,264	7,264
Insurance	4,077	4,077
Accountancy fees	400	400
Communication & IT	3,680	3,680
Administration	806	806
Loan interests	2,503	2,503
Bank Charges	72	72
Events	4,494	4,494
Hospitality and guest speakers costs	3,104	3,104
Subscriptions	1,232	1,232
Depreciation	2,881	2,881
Training	1,748	1,748
	<u>105,576</u>	<u>105,576</u>

9. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £500 (2020 - £500), and accounts preparation services of £400 (2020 - £400).

10. Staff costs

	2021 £	2020 £
Wages and salaries	51,146	50,345
Social security costs	-	636
Contribution to defined contribution pension schemes	6,279	7,230
	<u>57,425</u>	<u>58,211</u>

EAST HAM BAPTIST CHURCH

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

10. Staff costs (continued)

The average number of persons employed by the Charity during the year was as follows:

	2021	2020
No. of employees	4	4

No employee received remuneration amounting to more than £60,000 in either year.

The charity also receives significant support from voluntary workers. In accordance with the Charities SORP (FRS 102) general volunteer time is not recognised in the financial statements.

11. Trustees' remuneration and expenses

During the year, one or more Trustees has been paid remuneration or has received other benefits from an employment with the Charity. The value of Trustees' remuneration and other benefits was as follows:

		2021	2020
		£	£
Armeia Dawood	Remuneration	31,241	32,672
	Pension contributions paid	8,801	7,230
	Other benefits	1,250	750
George Tikum	Remuneration	6,500	6,500
	Other benefits	500	1,500

During the year ended 31 March 2021, expenses totalling £760 were reimbursed or paid directly to 3 Trustees (2020 - £5998 to 5 Trustees).

12. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Church equipment £	Computer and office equipment £	Solar Panels £	Total £
Cost or valuation						
At 1 April 2020	246,620	1,310	1,558	2,088	13,500	265,076
At 31 March 2021	246,620	1,310	1,558	2,088	13,500	265,076

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

12. Tangible fixed assets (continued)

	Freehold property £	Fixtures and fittings £	Church equipment £	Computer and office equipment £	Solar Panels £	Total £
Depreciation						
At 1 April 2020	-	1,310	514	1,219	2,700	5,743
Charge for the year	-	-	514	689	1,350	2,553
At 31 March 2021	-	1,310	1,028	1,908	4,050	8,296
Net book value						
At 31 March 2021	246,620	-	530	180	9,450	256,780
At 31 March 2020	246,620	-	1,044	869	10,800	259,333

13. Debtors

	2021 £	2020 £
Due within one year		
Prepayments and accrued income	3,691	1,122
	<u>3,691</u>	<u>1,122</u>

14. Creditors: Amounts falling due within one year

	2021 £	2020 £
Other loans	7,045	10,436
Accruals and deferred income	500	900
	<u>7,545</u>	<u>11,336</u>

15. Creditors: Amounts falling due after more than one year

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Other loans	<u>32,284</u>	<u>50,315</u>

Included within the above are amounts falling due as follows:

	2021 £	2020 £
Between one and two years		
Other loans	<u>7,249</u>	<u>10,436</u>
Between two and five years		
Other loans	<u>23,026</u>	<u>31,309</u>
Over five years		
Other loans	<u>2,009</u>	<u>8,569</u>

The aggregate amount of liabilities payable or repayable wholly or in part more than five years after the reporting date is:

	2021 £	2020 £
Payable or repayable by instalments	<u>2,009</u>	<u>8,569</u>
	<u>2,009</u>	<u>8,569</u>

This represents loans from London Baptist Property Board Ltd and is payable over 104 monthly instalments from January 2018 to August 2026. The loan bears interest at 2.85% and interest is payable as it is charged. The loan is guaranteed by the trustees of the charity

16. Financial instruments

	2021 £	2020 £
Financial assets		
Financial assets measured at fair value through income and expenditure	<u>41,825</u>	<u>40,365</u>

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

17. Statement of funds

Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
Unrestricted funds				
General Funds	235,126	125,381	(102,083)	258,424
Restricted funds				
Restricted Fund 1	4,043	-	-	4,043
Total of funds	239,169	125,381	(102,083)	262,467

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

17. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2020 £</i>
Unrestricted funds				
General Funds	204,044	145,732	(114,650)	235,126
Restricted funds				
Restricted fund	-	7,700	(3,657)	4,043
Total of funds	<u>204,044</u>	<u>153,432</u>	<u>(118,307)</u>	<u>239,169</u>

18. Summary of funds

Summary of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Balance at 31 March 2021 £
General funds	235,126	125,381	(102,083)	258,424
Restricted funds	4,043	-	-	4,043
	<u>239,169</u>	<u>125,381</u>	<u>(102,083)</u>	<u>262,467</u>

Summary of funds - prior year

	<i>Balance at 1 April 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2020 £</i>
General funds	204,044	145,732	(114,650)	235,126
Restricted funds	-	7,700	(3,657)	4,043
	<u>204,044</u>	<u>153,432</u>	<u>(118,307)</u>	<u>239,169</u>

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	256,780	-	256,780
Current assets	41,473	4,043	45,516
Creditors due within one year	(7,545)	-	(7,545)
Creditors due in more than one year	(32,284)	-	(32,284)
Total	258,424	4,043	262,467

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	259,333	-	259,333
Current assets	37,443	4,043	41,486
Creditors due within one year	(11,336)	-	(11,336)
Creditors due in more than one year	(50,315)	-	(50,315)
Total	235,125	4,043	239,168

20. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £ 8,801 (2020 - £7,230). Contributions totalling £0 (2020 - £0) were payable to the fund at the balance sheet date and are included in creditors

EAST HAM BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

21. Related party transactions

During the reporting period, the following took place with trustees:

	2021	2020
Minster Armeia Dawood (salaries paid)	31,241	32,672
Minster Armeia Dawood (pension paid)	8,801	7,230
Minster Armeia Dawood (gifts)	1,250	750
Pastor George Tikum (salaries paid)	6,500	6,500
Pastor George Tikum (training fees paid)	5,533	4,983
Pastor George Tikum (gifts)	500	1,500
	<u>53,825</u>	<u>53,635</u>

