

LUTON CENTRAL BAPTIST CHURCH

England & Wales · Charity number 1155929

Details

Other names CENTRAL BAPTIST CHURCH, LUTON

Status Registered

Legal form Other

Registered 2014-02-25

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

Contact

Address Luton Central Baptist Church
52A Park Street
Luton
LU1 3ET

Phone 01582422635

Email admin@centralbaptist.org.uk

Website www.centralbaptist.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION. THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: Our principal activity is that we provide services of public worship at our purpose built building in the centre of Luton. In addition, we provide a wide range spiritual, social and educational activities for children, young people and those of more mature years and raise funds to support the promotion of the Christian religion, and for the relief of poverty.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£146,248	£125,783	-	-
2023-12-31	£148,031	£101,601	-	-
2022-12-31	£130,622	£117,118	-	-
2021-12-31	£130,852	£109,004	-	-
2020-12-31	£113,445	£115,980	-	-

Trustees

Name	Role	Appointed
Dr Patrice Sharma Evans		2023-01-17
Edward Oral Junior Carrington		2023-01-01
Elizabeth Oyedemi		2015-01-01
Erwin Michael Floro TADIAR		2025-01-01
Ian Fitzgerald BENJAMIN		2014-02-23
JOHN EVANS		2014-02-23
Rev Raymond Garfield Barnett		2026-03-01
Roland OGBERIGBE		2025-01-01
Samson Adeyemi AKINOLA		2014-02-23
Sinnathamby UTHAYASEELAN		2026-01-01
Stephen Conybeare		2019-01-01

LUTON CENTRAL BAPTIST CHURCH

England & Wales - Charity number 1155929

Accounts

Luton Central Baptist Church Annual Report to the Charity Commission

In this report the trustees of Luton Central Baptist Church present their report and financial statements for the 2024 calendar year.

Registered Address: 52a Park Street, Luton, LU1 3ET

Church Office Telephone: 01582 422 635

Charity Registration Number: 1155929

Trustees:

Mr Samson Akinola (elder),
Mr Ian Benjamin (elder, on sabbatical 2025),
Mr Oral Carrington,
Mr Steve Conybeare,
Mr John Evans (treasurer),
Dr Patrice Evans (elder),
Mrs Melanie Fleetwood,
Mr Roland Ogberigbe (elder, from January 2025),
Ms Elizabeth Oyedemi (secretary from January 2025),
Mr Erwin Tadiar (associate minister from January 2025),
Mr Joshua Uthayaseelan (resigned December 2024).

Property Trustees:

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers:

Our main bank is Lloyds George St Luton (309528) Branch, Lloyds Bank plc, PO Box 1000, BX1 1LT

Church organisations have funds with a number of other banks, and the church has substantial funds with the Coventry Building Society, Kingdom Bank, Green Pastures, and with the Baptist Union Corporation.

Independent Examiner:

Mr Moses Oluniyi Peters FCCA, Moses Peters & Company, 136 Southwyck House, Moorland Road, London, SW9 8UR

Charitable Object:

The charity is governed by a constitution adopted 20 July 2010 which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes:

Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The church members meeting normally takes place six times per year and has responsibility for the overall policy of the church. Since the pandemic members have been able to participate in meetings via Zoom. In accordance with the constitution, the members appoint up to twelve deacons, who together with the minister and elders (who are also appointed by the members), are responsible for the day to day running of the church and the financial and legal aspects of the charity. The elders along with the minister also provide spiritual guidance for the church and its members. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the church meeting by the trustees for guidance, or may be raised by members at the church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities:

In order to achieve the principal objective which is set out above, the church provides a variety of activities which are available both to its membership and to the community generally. Central to the work and witness of the church is the provision of regular public services of Christian worship which take place on Sundays at 10.45 am with online access via Facebook. Services also take place at Perry Green Baptist Chapel, our branch near Kimpton.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services online or in person. We aim to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

We have various activities for children and young people, such as Sunday School, a mum's and tot's group, and Boys' Brigade and Girls' Association that serve a large number of families not otherwise connected with the church (and anybody working with children or vulnerable adults is appropriately vetted with regard to the Criminal Records Bureau).

It is clear that these activities benefit a large number of people, and the trustees have been reminded of the need to have regard to the Charity Commission guidance on public benefit in their decisions.

The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Financial Review:

The church raises the funds necessary to carry on its activities from within its own membership and congregation; no wider public appeal for funds was made during the year. We normally contribute considerable sums to other charities, local, national and international, both through special collections and by setting aside money from our normal income for this purpose. Apart from the giving of the congregation (and gift aid thereon), other income is rent from two flats we own in Caddington, and from others using our building or car park.

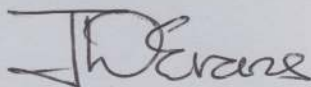
The most significant expense is related to the salaries of our staff, normally including a minister, a family worker, administrative assistant and cleaners. All but the first of these posts is part-time.

At present the money that would have been used to pay a minister is placed in a deposit account at Kingdom Bank and the rent from the flats is placed in a Repairs and Renewals fund to cover any major maintenance expenses. Other than that, we do not have a formal reserves policy, but in extremis funds designated for a possible future project could be used to address any unexpected contingency.

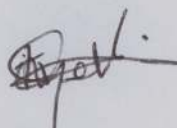
The financial results for the year are set out in the accompanying financial statements. This report is followed by the independent examiner's report, and then by the church accounts.

Approval:

Signed by two trustees on behalf of all the trustees.



J. EVANS,



E. OYEDEMI

07 OCTOBER 2025

Date of approval:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LUTON CENTRAL BAPTIST CHURCH
(CHARITY NUMBER 1155929)
ON ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024
SET OUT ON PAGES ONE TO FOUR**

I report to the trustees on my examination of the accounts of the above named charity for the year ended 31st December 2024 set out on pages one to four.

Responsibilities and Basis of Report

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

I report in respect of my examination of the above named 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 Act.

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 10th October 2025

Examiner's Name: Mr Moses Oluniyi Peters

Relevant Professional Qualification: FCCA

Relevant Professional Body: Association of Chartered Certified Accountants

Address: Moses Peters & Company
Chartered Certified Accountants
136 Southwyck House
Moorland Road, London
SW9 8UR
England

Luton Central Baptist Church

Accounts for the year 1 January -- 31 December 2024

	2024		(2023 for comparison)	
INCOME	£		£	
General:				
Offerings	81,089		83,831	
Gift Aid	20,384		20,951	
Church Hire	15,923		13,258	
Various Donations	125		3,075	
Green Pastures	1,600		1,600	
Parking	1,120		1,215	
Miscellaneous	111	120,351	80	124,010
	<hr/>		<hr/>	
Special Collections and Specific Donations:				
BMS	965		1,129	
Home Mission	110		130	
Harvest	50		-	
Christmas	268		263	
Christian Aid	319		-	
Other	49		-	
Leaving Gift	-		885	
Turkish Earthquake	-	1,761	50	2,457
	<hr/>		<hr/>	
Total Income:		122,113		126,467

EXPENDITURE	£		£	
Pastoral & Evangelism:				
Minister	10		7,333	(part year)
Administrative Assistant	-		1,900	(part year)
Family Worker (and expenses)	15,282		14,194	
Speakers	3,702		2,393	
Staff Training	567		-	
Youth Activities	453		1,778	
Boys Brigade	2,334	(2 years)	1,298	
Pastoral & Evangelism	1,287		1,068	
Music Ministry (Copyright licensing, Piano tuning)	1,406	25,042	1,499	31,463
	<hr/>		<hr/>	

Activities & Donations:

BMS	6,440		6,451	
Home Mission	5,441		5,445	
Serving the Lord in Truth	-		5,000	
Leaving Gift	-		885	
Christmas (prev year)	263		249	
Christian Aid	364		-	
Turkish Earthquake	-		50	
Tim Haines	1,000		-	
Chinese church share of joint service offerings	350	13,858	468	18,548

Premises (Church Building):

Lighting, Heating & Water	19,085		14,934	
Cleaning (salaries and materials)	10,945		9,556	
Insurance	4,255		4,199	
Gardening	3,065		3,270	
Maintenance (less R&R items)	4,898	42,248	1,582	33,541

Administration:

Accounting & Independent Examination Fees	2,434		2,976	
Photocopier	3,664		2,683	
IT (less items from R&R)	1,878		2,105	
Stationery, Print, Postage	790		1,193	
Telephone	959		883	
Subscriptions	844		803	
Payroll Fees	666		727	
Bank Charges	399		342	
Other Miscellaneous	130	11,764	318	12,030

Transfer to Ministry Fund:

	40,176	40,176	27,936	27,936
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Manse Expenses:

	5,060	5,060	1,907	1,907
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Total Expenditure:

		138,149		125,425
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General Fund				
Opening balance		49,616		48,574
Change over the year	(Deficit)	-16,037	(Surplus)	1,042
Closing balance		33,579		49,616

OTHER FUNDS	2024	2023
	£	£
B U Corporation Trust Account TL076		
Opening balance	55,365	53,767
Interest	1,262	1,598
Closing balance	56,627	55,365
Communion Fund		
Opening balance	5,101	5,380
Offerings during the year	1,651	1,071
less Payments Made	-2,770	-1,350
Closing balance	3,982	5,101
Repairs & Renewals Fund		
Opening balance	30,050	17,840
Net rental income from Caddington flats	10,412	12,542
less various expenses	-21,095	-332
Closing balance	19,367	30,050
Projects Fund		
Opening balance	137,850	134,939
Interest (Lloyds, BU, Coventry)	6,311	2,911
Closing balance	144,162	137,850
Perry Fund		
Opening balance	14,957	13,744
Income	2,287	2,414
less Expenses	-2,703	-1,222
Balance held by Central	14,520	14,937
Cash held at Branch	20	20
Closing balance	14,540	14,957
Ministry Fund		
Opening balance	28,132	0
Interest on Kingdom Bank	1,331	196
Transfer from General Fund	40,176	27,936
Closing balance	69,639	28,132
Thursday Afternoon Fellowship		
Opening balance	1,093	1,268
Youthscape sponsor a camper	-185	-175
Closing balance	908	1,093
Total of church funds	342,804	
Adjustment	1	
Total change in funds	20,640	

ORGANISATIONS

2024

£

JUMP

Opening balance	967
Income	292
less Expenses	-491
Closing balance	768

LIFT

Opening balance	207
Income	140
less Expenses	-103
Closing balance	244

BB and GA

Opening balance	1,432
Income	574
less Expenses	-462
Closing balance	1,544

ASSETS

2024

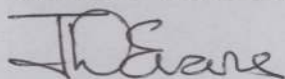
£

BU trust TL076	56,627
BU deposit NC026	55,253
Lloyds current	23,997
Lloyds deposit	8,110
Green Pastures	40,000
Kingdom Bank	69,639
Coventry	89,160
Perry cash	20
BBGA bank	788
BBGA cash	651
BBGA cheque	105
LIFT bank	158
LIFT cash	86
JUMP bank	393
JUMP cash	374

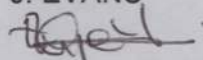
Assets total: 345,360

Funds total: 345,360

Approval (signed by two trustees on behalf of all the trustees):



J. EVANS



E. OYEDEMI

Date of approval:

07/10/2025

LUTON CENTRAL BAPTIST CHURCH

England & Wales - Charity number 1155929

Accounts

Luton Central Baptist Church Annual Report to the Charity Commission

In this report the trustees of Luton Central Baptist Church present their report and financial statements for the 2023 calendar year.

Registered Address: 52a Park Street, Luton, LU1 3ET

Church Office Telephone: 01582 422 635

Charity Registration Number: 1155929

Trustees:

Mrs Kemi Adesida (from January to December 2023),
Mr Samson Akinola (elder),
Mr Ian Benjamin (elder),
Mr Oral Carrington (from January 2023),
Mr Steve Conybeare,
Mr John Evans (treasurer),
Dr Patrice Evans (elder, from January 2023),
Rev Andrew Gale (minister, resigned March 2023),
Ms Elizabeth Oyedemi,
Ms Melanie Quinn,
Mr Erwin Tadiar (secretary, elder, resigned March 2023),
Mr Joshua Uthayaseelan.

Property Trustees:

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers:

Our main bank is Lloyds George St Luton (309528) Branch, Lloyds Bank plc, PO Box 1000, BX1 1LT

Church organisations have funds with a number of other banks, and the church has substantial funds with the Coventry Building Society, Kingdom Bank, Green Pastures, and with the Baptist Union Corporation.

Independent Examiner:

Mr Moses Oluniyi Peters FCCA, Moses Peters & Company, 136 Southwyck House, Moorland Road, London, SW9 8UR

Charitable Object:

The charity is governed by a constitution adopted 20 July 2010 which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

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Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The church members meeting normally takes place six times per year and has responsibility for the overall policy of the church. Since the pandemic members have been able to participate in meetings via Zoom. In accordance with the constitution, the members appoint up to twelve deacons, who together with the minister and elders (who are also appointed by the members), are responsible for the day to day running of the church and the financial and legal aspects of the charity. The elders along with the minister also provide spiritual guidance for the church and its members. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the church meeting by the trustees for guidance, or may be raised by members at the church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities:

In order to achieve the principal objective which is set out above, the church provides a variety of activities which are available both to its membership and to the community generally. Central to the work and witness of the church is the provision of regular public services of Christian worship which take place on Sundays at 10.45 am with online access via Facebook. Services also take place at Perry Green Baptist Chapel, our branch near Kimpton.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services online or in person. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. During 2023 our motto text was "Jesus Christ is the same yesterday and today and forever" from Hebrews 13:8.

There are various activities for children and young people, such as Sunday School, a mum's and tot's group, and Boys' Brigade and Girls' Association that serve a large number of families not otherwise connected with the church. Anybody working with children or vulnerable adults is appropriately vetted with regard to the Criminal Records Bureau.

The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Financial Review:

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. This report is followed by the independent examiner's report, and then by the church accounts.

The church raises the funds necessary to carry on its activities from within its own membership and congregation; no wider public appeal for funds was made during the year. We normally contribute considerable sums to other charities, local, national and international, both through special collections and by setting aside money from our normal income for this purpose. Apart from the giving of the congregation, (and gift aid thereon) the only other source of income is rent from the flats we own in Caddington, and from others using our building or car park.

The most significant expense is related to the salaries of our staff, normally including a minister, a family worker, administrative assistant and cleaners. All but the first of these posts is part-time. At present the money that would have been used to pay a minister is now placed in a deposit account at Kingdom Bank and our financial situation seems stable.

Approval:

Signed by two trustees on behalf of all the trustees

J EVANS,



I BENJAMIN



Date of approval: 04 OCT 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LUTON CENTRAL BAPTIST CHURCH
(CHARITY NUMBER 1155929)
ON ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023
SET OUT ON PAGES ONE TO ELEVEN**

I report to the trustees on my examination of the accounts of the above named charity for the year ended 31st December 2023 set out on pages one to eleven.

Responsibilities and Basis of Report

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

I report in respect of my examination of the above named 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 Act.

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 4th October 2024

Examiner's Name: Mr Moses Oluniyi Peters

Relevant Professional Qualification: FCCA

Relevant Professional Body: Association of Chartered Certified Accountants

Address: Moses Peters & Company
Chartered Certified Accountants
136 Southwyck House
Moorland Road, London
SW9 8UR
England

**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

INCOME	2023	2022	EXPENDITURE	2023	2022
General:	£	£	Pastoral & Evangelism:	£	£
Offerings	83,831	85,549	Minister	7,333	37,298
Gift Aid Tax Re- Claimed (Note 10)	20,951	15,301	Administrative Assistant	1,900	4,602
Various Donations	3,075	175	Family Worker	14,194	13,108
Caddington (Note 15)	12,542	9,806	Speakers	2,393	328
Miscellaneous	51	90	Youth Work Costs (Note 12)	3,076	2,159
Parking	1,215	1,400	Pastoral & Evangelism	1,068	534
Amazon Smile	29	32	Music Ministry	1,499	957
Church Hire	13,258	12,808	Total	31,463	58,986
Total	134,952	125,161	Premises (Church Building):		
			Lighting, Heating & Water	14,934	8,118
Specific Donations:			Maintenance	1,914	3,128
BMS	1,129	1,111	Gardening	3,270	2,125
Home Mission	130	120	Insurance	4,199	3,252
Total	1,259	1,231	Cleaning Costs	9,556	7,253
			Total	33,873	23,876
Special Collections:			Manse Expenses:		
Harvest	0	355	Energy & Water	819	273
Christmas	263	248	Insurance	779	660
Leaving Gift	885	0	Council Tax	195	1,998
Various	50	200	Maintenance	114	3,658
Communion Fund	1,071	1,827	New Manse Survey	0	2,229
Total	2,269	2,630	Total	1,907	8,818
Investment Income:			Administration:		
Green Pastures	1,600	1,600	Stationery, Print, Postage & IT	3,298	2,053
			Photocopier	2,683	2,627
			Telephone	883	640
			Miscellaneous (Note 13)	5,166	5,069
			Total	12,030	10,389
			Activities & Donations:		
			Special Collections	299	1,352
			Transfer To Communion Fund	1,071	1,827
			BMS	6,451	6,558
			Home Mission	5,445	5,312
			Leaving Gift	885	0
			Various Donations	5,468	0
			Total	19,619	15,049
Total C/Fwd	140,080	130,622	Total C/Fwd	98,892	117,118


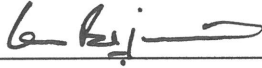
**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 DECEMBER 2023**

INCOME	2023	2022	EXPENDITURE	2023	2022
	£	£		£	£
Total B/Fwd	140,080	130,622	Total B/Fwd	98,892	117,118
Transfer From Repairs & Renewals Fund:			Transfer To Repairs & Renewals Fund:		
Replacement TV & Brackets	332	0	Caddington Income	12,542	9,806
			Transfer To Ministry Fund	27,936	0
			Surplus For The Year	1,042	3,698
 Cumulative Total	 140,412	 130,622	Cumulative Total	 140,412	 130,622

**LUTON CENTRAL BAPTIST CHURCH
BALANCE SHEET AS AT 31 DECEMBER**

	Notes	2023 £	2022 £
TANGIBLE FIXED ASSETS:			
Properties & Other Fixed Assets (At Cost)	2	516,007	516,007
Caddington Flats (At Cost)	2	245,000	245,000
Total Tangible Fixed Assets		761,007	761,007
CURRENT ASSETS:			
B U Corporation Trust Fund TL076	3	55,365	53,767
Green Pastures Unsecured Loan Stock		40,000	40,000
Coventry Building Society Account: Balance Held		85,239	84,562
Lloyds Bank Current Account: Balance Held	16	58,644	24,701
Lloyds Bank Deposit Account: Balance Held		8,015	7,945
Baptist Union Deposit Account: Balance Held		52,958	50,793
Kingdom Bank Account: Balance Held		21,924	0
Total Current Assets		322,145	261,768
TOTAL ASSETS		1,083,152	1,022,775
REPRESENTED BY			
BUILDINGS FUND:			
Church Building		478,896	478,896
20 & 23 Collings Wells Close		245,000	245,000
New Church Improvements		9,011	9,011
Fixed Assets Purchased		28,100	28,100
Total Buildings Fund		761,007	761,007
B U CORPORATION TRUST FUND	3	55,365	53,767
OTHER FUNDS:			
General Fund	4	49,616	48,574
Communion Fund	5	5,101	5,380
Repairs & Renewals Fund	6	30,050	17,840
Projects Fund	7	137,851	134,939
Perry Fund	8	14,937	0
Ministry Fund	9	28,132	0
Thursday Afternoon Fellowship	14	1,093	1,268
Total Other Funds		266,780	208,001
TOTAL FUNDS		1,083,152	1,022,775

The Financial Statements were approved by the board of trustees on 1st October 2024, and were signed on its behalf by:

Trustee's Name:	JOHN EVANS	Signature:	
Trustee's Name:	IAN BENJAMIN	Signature:	

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting Policies

The accounts have been prepared on the historical cost, and receipts & payments basis. No provision has been made for depreciation in these accounts.

2 Tangible Fixed Assets

Values for the freehold land at 52A Park Street, and for the Manse at 59 Oakley Rd do not appear on the balance sheet, as the cost or valuation at the time of transfer to Central Baptist Church is unknown.

The land & the church building at Park Street, Luton is used for Christian Religious activities. The church building was constructed in 1986, and is currently insured for fire and other risks for £3,836,842 (2022: £3,707,054).

The chapel at Perry Green, near Luton, is built on land held on a deed of grant. It cost £18,813 to build in 1986. The chapel is used for Christian Religious activities, and is currently insured for fire & other risks for £200,669 (2022: £193,881). The cost was completely amortised at the time of building.

The Manse at 59 Oakley Road, Luton provides accommodation for the incumbent Minister employed by the Church. It was built in about 1937, and is currently insured for fire and other risks for £471,812 (2022: £464,839).

Two flats at numbers 20 & 23 Collings Wells Close, Caddington, were purchased in 2016, and are held on lease from Central Bedfordshire Council. At the time of purchase, 98 years remained on the lease. Each flat is insured by the council for a sum of £90,000. They are let to tenants through Town & Country Markyate Ltd.

	2023	2022
	£	£
Freehold Buildings @ Cost: Church at Park Street, Luton	439,658	439,658
Leasehold Properties @ Cost:		
20 Collings Wells Close, Caddington	122,500	122,500
23 Collings Wells Close, Caddington	122,500	122,500
Other Fixed Assets @ Cost:		
Organ & Piano	30,132	30,132
Fixture & Fittings	19,930	19,930
Other Equipment	5,774	5,774
Dishwasher	2,753	2,753
New Amplification Equipment	3,928	3,928
New Cooker	7,430	7,430
New Entrance Doors	6,402	6,402
Total Tangible Fixed Assets	761,007	761,007

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
3 B U Corporation Trust Account TL076		
Opening Balance B/F	53,767	52,947
Interest	1,598	820
Closing Balance C/F	55,365	53,767
4 General Fund		
Opening Balance B/F	48,574	44,876
Surplus For The Year	1,042	3,698
Closing Balance C/F	49,616	48,574
5 Communion Fund		
Opening Balance B/F	5,380	4,383
Offerings During The Year	1,071	1,827
Interest (See Note 11)	0	50
Payments Made	-1,350	-880
Closing Balance C/F	5,101	5,380
6 Repairs & Renewals Fund		
Opening Balance B/F	17,840	7,873
Transfer From General Fund	12,542	9,806
Interest (See Note 11)	0	161
Replacement TV & Brackets	-332	0
Closing Balance C/F	30,050	17,840
7 Projects Fund		
Opening Balance B/F	134,939	133,694
Interest (See Note 11)	2,912	1,245
Closing Balance C/F	137,851	134,939

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
8 Perry Fund		
Transfer From Branch	13,744	0
Income	2,414	0
Expenses	-1,221	0
Balance Held by Central	14,937	0
Cash Held at Branch	20	0
Closing Balance C/F	14,957	0
9 Ministry Fund		
Interest (See Note 11)	196	0
Transfer to Ministry Fund	27,936	0
Closing Balance C/F	28,132	0
10 Gift Aid Tax Reclaimed		
Received during the year: Gift Aided Offerings	18,951	13,973
Received during the year: Small Donations Scheme	2,000	1,328
Total gift aid tax reclaimed included in the Accounts	20,951	15,301
11 Interest Received		
Lloyds Bank Deposit Account	70	4
Baptist Union Deposit Account	2,165	793
Kingdom Bank Account	196	0
Coventry Building Society Account	677	671
Total received during the year	3,108	1,468
Apportioned to:		
Communion Fund (See Note 5)	0	50
Repairs & Renewals Fund (See Note 6)	0	161
Project Fund (See Note 7)	2,912	1,245
Ministry Fund (See Note 9)	196	0
TAF (See Note 14)	0	12
Total Apportioned	3,108	1,468

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
12 Youth Work Costs		
Youth Activities	1,778	1,074
Family Work/Messy Church	0	184
Boys Brigade	1,298	901
Total payments included in the Accounts	3,076	2,159
13 Miscellaneous Expenditure		
Bank Charges	342	313
Subscriptions	803	773
Payroll Fees	727	801
Accounting & Independent Examination Fees	2,976	2,250
Training	0	40
Other Miscellaneous	318	892
Total payments included in the Accounts	5,166	5,069
14 Thursday Afternoon Fellowship		
Opening Balance B/F	1,268	1,426
Expenses	-175	-170
Interest (See Note 11)	0	12
Closing Balance C/F	1,093	1,268
15 Flats at 20&23 Collings Well Close, Caddington Rental Income		
Gross rental income	17,400	14,702
Management fees	-2,175	-2,337
Maintenance	-678	-1,017
Amount received from Managing Agent	14,547	11,348
Council Service Charge	-2,005	-1,408
Council Tax	0	-134
Net rental income included in the Accounts	12,542	9,806
Estimated return on total cost for a full year:	5.1%	3.7%

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
16 Lloyds Bank Current Account: Balance Held		
Actual balance per bank statement on 1st January	24,701	62,670
Cheques not yet cleared from the account	0	-2,250
Opening balance held on the account	24,701	60,420
Actual balance per bank statement on 31st December	57,328	24,701
Pending deposit to the account	1,316	0
Closing balance held on the account	58,644	24,701

17 Going Concern

The charity's trustees have made appropriate enquiries, and reviewed that the charity has adequate resources and sufficient sources of funds available, and are therefore confident that the charity will continue in operation for the foreseeable future, and thus, the trustees considered that it is appropriate to prepare the accounts for the year ended 31 December 2023 on a going concern basis.

LUTON CENTRAL BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Ministry Fund	General Fund	Restricted/ Designated Fund	Organi- sations Fund	Perry Fund	2023 Total	2022 Total
	£	£	£	£	£	£	£
Incoming Resources							
Offerings		104,782	1,071	0	2,220	108,073	104,732
Donations		3,075	0	10		3,085	337
Bank Interest	196	0	4,510	0	44	4,750	2,313
BMS & HMF		1,259	0	0		1,259	1,231
Special Collections		2,269	0	61	150	2,480	1,049
Subscriptions		0	0	835		835	807
Miscellaneous		28,695	0	0		28,695	25,804
Communion Fund		0	0	0		0	1,827
Sub-Totals	196	140,080	5,581	906	2,414	149,177	138,100
Transfers In	27,936	332	12,542			40,810	10,196
Totals	28,132	140,412	18,123	906	2,414	189,987	148,296
Resources Expended							
Pastoral		31,463	1,350	0	40	32,853	59,985
Premises		33,873	332	0	667	34,872	23,941
Manse Expenses		1,907	0	0		1,907	8,818
BMS & HMF		11,896	0	0		11,896	11,870
Donations		6,353	175	110	250	6,888	1,217
Special Collections		299	0	0		299	1,352
Other Activities		12,030	0	999	264	13,293	12,191
Sub-Totals		97,821	1,857	1,109	1,221	102,008	119,374
Transfer to Ministry Fund		27,936	0	0		27,936	0
Transfer to Repairs & Renewals		12,542	0	0	0	12,542	10,140
Transfer to GB		0	0	0	0	0	56
Trsf to Communion Fund		1,071	0	0	0	1,071	1,827
Totals	0	139,370	1,857	1,109	1,221	143,557	131,397
Net Movement in Funds	28,132	1,042	16,266	-203	1,193	46,430	16,899
Funds B/F 1st Jan	0	48,574	213,194	2,404	13,764	277,936	261,037
Funds C/F 31st Dec	28,132	49,616	229,460	2,201	14,957	324,366	277,936

LUTON CENTRAL BAPTIST CHURCH
Breakdown of Restricted & Designated Funds

	Communion Fund	Project Fund	Repairs & Renewals Fund	TAF Fund	BU Corp Fund	2023 Total	2022 Total
	£	£	£	£	£	£	£
Incoming Resources							
Offerings	1,071					1,071	1827
Donations						0	0
Bank Interest	0	2,912	0	0	1,598	4,510	2288
BMS & HMF						0	0
Special Collections						0	0
Subscriptions						0	0
Miscellaneous						0	0
Communion Fund						0	0
Sub-Totals	1,071	2,912	0	0	1,598	5,581	4,115
Transfers In			12,542			12,542	9806
Totals	1,071	2,912	12,542	0	1,598	18,123	13,921
Resources Expended							
Pastoral	1,350					1,350	880
Premises			332			332	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations				175		175	170
Special Collections						0	0
Other Activities						0	0
Sub-Totals	1,350	0	332	175	0	1,857	1,050
Transfer to Central			0			0	0
Transfer to R & R						0	0
Transfer to GB						0	0
Trsf to Communion						0	0
Totals	1,350	0	332	175	0	1,857	1,050
Net Move in Funds	-279	2,912	12,210	-175	1,598	16,266	12,871
Funds B/F 1st Jan	5,380	134,939	17,840	1,268	53,767	213,194	200,323
Funds C/F 31st Dec	5,101	137,851	30,050	1,093	55,365	229,460	213,194

LUTON CENTRAL BAPTIST CHURCH
Church Organisations' Accounts

	BB	JUMP	LIFT	2023 Total	2022 Total
	£	£	£	£	£
Incoming Resources					
Offerings				0	0
Donations		10		10	162
Bank Interest				0	0
BMS & HMF				0	0
Special Collections			61	61	81
Subscriptions	393	362	80	835	807
Miscellaneous				0	68
Communion Fund				0	0
Sub-Totals	393	372	141	906	1,118
Transfers In				0	390
Totals	393	372	141	906	1,508
 Resources Expended					
Pastoral				0	0
Premises				0	0
Manse Expenses				0	0
BMS & HMF				0	0
Donations			110	110	102
Special Collections				0	0
Other Activities	484	455	60	999	826
Sub-Totals	484	455	170	1,109	928
Transfer to Central				0	0
Transfer to BB				0	334
Transfer to GB				0	56
Trsf to Communion				0	0
Totals	484	455	170	1,109	1,318
 Net Move in Funds	-91	-83	-29	-203	190
 Funds B/F 1st Jan	1330	838	236	2,404	2,214
 Funds C/F 31st Dec	1,239	755	207	2,201	2,404

LUTON CENTRAL BAPTIST CHURCH

England & Wales - Charity number 1155929

Accounts

Luton Central Baptist Church Annual Report to the Charity Commission

In this report the trustees of Luton Central Baptist Church (LCBC) present their report and financial statements for the 2022 calendar year.

Registered Address: 52a Park Street, Luton, LU1 3ET

Church Office Telephone: 01582 422 635

Charity Registration Number: 1155929

Trustees:

Mrs Kemi Adesida (from January 2023),
Mr Samson Akinola (elder),
Mr Ian Benjamin (elder),
Mr Oral Carrington (from January 2023),
Mr Steve Conybeare,
Mr John Evans (treasurer),
Dr Patrice Evans (elder, from January 2023),
Rev Andrew Gale (minister, resigned March 2023),
Ms Pamela Greener (elder, resigned January 2023),
Ms Elizabeth Oyedemi,
Ms Melanie Quinn,
Mr Erwin Tadiar (secretary, elder, resigned March 2023),
Mr Joshua Uthayaseelan.

Property Trustees:

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers:

Our main bank is Lloyds George St Luton (309528) Branch, Lloyds Bank plc, PO Box 1000, BX1 1LT

Church organisations have funds with a number of other banks, and the church has substantial funds with the Coventry Building Society, with Green Pastures, and with the Baptist Union Corporation.

Independent Examiner:

Mr Moses Oluniyi Peters FCCA, Moses Peters & Company, 136 Southwyck House, Moorland Road, London, SW9 8UR

Charitable Object:

The charity is governed by a constitution adopted 20 July 2010 which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes:

Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The church members meeting normally takes place six times per year and has responsibility for the overall policy of the church. Since the pandemic members have been able to participate in meetings via Zoom. In accordance with the constitution, the members appoint up to twelve deacons, who together with the minister and elders (who are also appointed by the members), are responsible for the day to day running of the church and the financial and legal aspects of the charity. The elders along with the minister also provide spiritual guidance for the church and its members. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the church meeting by the trustees for guidance, or may be raised by members at the church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities:

In order to achieve the principal objective which is set out above, the church provides a variety of activities which are available both to its membership and to the community generally. Central to the work and witness of the church is the provision of regular public services of Christian worship which take place on Sundays at 10.45 am with online access via Facebook.

Services also take place at Perry Green Baptist Chapel, our branch near Kimpton. The volunteers taking financial responsibility at Perry Green retired at the end of the year and in 2023 branch funds will be looked after by the Central church.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services online or in person. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. During this year our motto text was “– I will instruct you and teach you in the way you should go; I will counsel you with my loving eye on you.” (Psalm 38:2).

There are various activities for children and young people, such as Sunday School, a mum’s and tot’s group, Boys’ Brigade, Girls’ Brigade, and Youth Club that serve a large number of families not otherwise connected with the church. A large number of children (recently arrived from Hong Kong) have joined the Sunday School which is shared with the Luton Chinese Christian Church. Anybody working with children or vulnerable adults is appropriately vetted with regard to the Criminal Records Bureau.

The church is dependent on its membership working as volunteers in all aspects of the church’s activities, many of which run with little or no impact on the church’s expenditure, but nevertheless

contribute substantially to the achievement of the church's objectives and the figure of 30 volunteers in the annual return is very conservative.

Aware that he was about to leave us, and that in consequence the church would be facing a period of change, the pastor decided that the motto text for 2023 will be "Jesus Christ is the same yesterday and today and forever" from Hebrews 13:8.

Financial Review:

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. This report is followed by the independent examiner's report, and then by the church accounts.

The church raises the funds necessary to carry on its activities from within its own membership and congregation; no wider public appeal for funds was made during the year. We normally contribute considerable sums to other charities, local, national and international, both through special collections and by setting aside money from our normal income for this purpose. Apart from the giving of the congregation, (and gift aid thereon) the only other source of income is rent from the flats we own in Caddington, and from others using our building or car park.

The most significant expense is related to the salaries of our staff, normally including a minister, a family worker, administrative assistant and cleaners. All but the first of these posts is part-time.

The general fund shows a surplus for 2022 and we are pleased to conclude that our financial situation is stable.

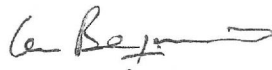
Approval:

Signed by two trustees on behalf of all the trustees

J EVANS,



I BENJAMIN



Date of approval: 24th September 2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LUTON CENTRAL BAPTIST CHURCH
(CHARITY NUMBER 1155929)
ON ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2022
SET OUT ON PAGES ONE TO ELEVEN**

I report to the trustees on my examination of the accounts of the above named charity for the year ended 31st December 2022 set out on pages one to eleven.

Responsibilities and Basis of Report

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

I report in respect of my examination of the above named 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 Act.

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 25th September 2023

Examiner's Name: Mr Moses Oluniyi Peters

Relevant Professional Qualification: FCCA

Relevant Professional Body: Association of Chartered Certified Accountants

Address: Moses Peters & Company
Chartered Certified Accountants
136 Southwyck House
Moorland Road, London
SW9 8UR
England

**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

INCOME	2022	2021	EXPENDITURE	2022	2021
General:	£	£	Pastoral & Evangelism:	£	£
Offerings	85,549	83,711	Minister	37,298	38,733
Gift Aid Tax Re- Claimed (Note 10)	15,301	23,477	Administrative Assistant	4,602	4,200
Various Donations Caddington (Note 15)	175	5,715	Family Worker	13,108	13,008
Miscellaneous	90	454	Assistant Minister	0	3,296
Contact Donations	0	70	Youth Work Costs (Note 12)	2,159	1,572
Parking	1,400	1,800	Speakers	328	430
Amazon Smile	32	46	Pastoral Care	534	630
Church Hire	12,808	5,037	Music Ministry	957	912
			Total	58,986	62,781
Total	125,161	123,277	Premises (Church Building):		
			Lighting, Heating & Water	8,118	4,474
Specific Donations:			Maintenance	3,128	2,452
BMS	1,111	1,386	Gardening	2,125	1,210
Home Mission	120	140	Insurance	3,252	3,082
Total	1,231	1,526	Cleaning Costs, Less Furlough	7,253	4,096
			Total	23,876	15,314
Special Collections:			Manse Expenses:		
Harvest	355	0	Energy & Water	273	222
Christmas	248	200	Insurance	660	599
Bible Society	0	18	Council Tax	1,998	1,934
Various	200	0	Maintenance	3,658	87
Communion Fund	1,827	116	New Manse Survey	2,229	0
			Total	8,818	2,842
Total	2,630	334	Administration:		
			Stationery, Print, Postage & IT	2,053	6,450
Investment Income:			Photocopier	2,627	2,434
Green Pastures	1,600	1,600	Telephone	640	531
			Miscellaneous (Note 13)	5,069	4,446
Other Income	0	0	Total	10,389	13,861
			Activities & Donations:		
			Special Collections	1,352	198
			Transfer To Communion Fund	1,827	116
			BMS (Note 8)	6,558	5,903
			Home Mission (Note 9)	5,312	4,949
			Total	15,049	11,166
Cumulative Total C/F	130,622	126,737	Cumulative Total C/F	117,118	105,964


**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 DECEMBER 2022**

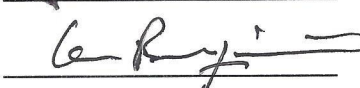
INCOME	2022 £	2021 £	EXPENDITURE	2022 £	2021 £
Cumulative Total B/F	130,622	126,737	Cumulative Total B/F	117,118	105,964
			Items Purchased: None For The Year		
			Total Items Purchased	0	0
Total Income	130,622	126,737	Total Expenditure	117,118	105,964
Transfer From Repairs & Renewals Fund:			Transfer To Repairs & Renewals Fund:		
Items Purchased	0		0 Caddington Income	9,806	2,967
			Surplus / (Deficit) For The Year	3,698	17,806
Cumulative Total	130,622	126,737	Cumulative Total	130,622	126,737

**BALANCE SHEET
AS AT 31 DECEMBER 2022**

	Notes	2022 £	2021 £
TANGIBLE FIXED ASSETS:			
Properties & Other Fixed Assets (At Cost)	2	516,007	516,007
Caddington Flats (At Cost)	2	245,000	245,000
Total Tangible Fixed Assets		761,007	761,007
CURRENT ASSETS:			
B U Corporation Trust Fund TL076	3	53,767	52,947
Green Pastures Unsecured Loan Stock		40,000	40,000
Coventry Building Society Account: Balance Held		84,562	83,891
Lloyds Bank Current Account: Balance Held	16	24,701	60,420
Lloyds Bank Deposit Account: Balance Held		7,945	7,941
Baptist Union Deposit Account: Balance Held		50,793	0
Total Current Assets		261,768	245,199
TOTAL ASSETS		1,022,775	1,006,206
REPRESENTED BY			
BUILDINGS FUND:			
Church Building		478,896	478,896
20 & 23 Collings Wells Close		245,000	245,000
New Church Improvements		9,011	9,011
Fixed Assets Purchased		28,100	28,100
Total Buildings Fund		761,007	761,007
B U CORPORATION TRUST FUND	3	53,767	52,947
OTHER FUNDS:			
General Fund	4	48,574	44,876
Communion Fund	5	5,380	4,383
Repairs & Renewals Fund	6	17,840	7,873
Projects Fund	7	134,939	133,694
Thursday Afternoon Fellowship	14	1,268	1,426
Total Other Funds		208,001	192,252
TOTAL FUNDS		1,022,775	1,006,206

The Financial Statements were approved by the board of trustees on 24th September 2023,
and were signed on its behalf by:

Trustee's Name: John Evans Signature: 

Trustee's Name: IAN BENJAMIN Signature: 

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting Policies

The accounts have been prepared on the historical cost, and receipts & payments basis. No provision has been made for depreciation in these accounts.

2 Tangible Fixed Assets

Values for the freehold land at 52A Park Street, and for the Manse at 59 Oakley Rd do not appear on the balance sheet, as the cost or valuation at the time of transfer to Central Baptist Church is unknown.

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	£	£
Freehold Buildings @ Cost: Church at Park Street, Luton	439,658	439,658
Leasehold Properties @ Cost:		
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Other Fixed Assets @ Cost:		
Organ	30,132	30,132
Fixture & Fittings	19,930	19,930
Other Equipment	5,774	5,774
Dishwasher	2,753	2,753
New Amplification Equipment	3,928	3,928
New Cooker	7,430	7,430
New Entrance Doors	6,402	6,402
Total Tangible Fixed Assets	761,007	761,007

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	2022	2021
3 B U Corporation Trust Account TL076	£	£
Opening Balance B/F	52,947	52,837
Interest	820	110
Closing Balance C/F	53,767	52,947
4 General Fund		
Opening Balance B/F	44,876	27,070
Surplus / (Deficit) For The Year	3,698	17,806
Closing Balance C/F	48,574	44,876
5 Communion Fund		
Opening Balance B/F	4,383	4,247
Offerings During The Year	1,827	116
Interest (See Note 11)	50	20
Payments Made	-880	0
Closing Balance C/F	5,380	4,383
6 Repairs & Renewals Fund		
Opening Balance B/F	7,873	4,883
Transfer From General Fund	9,806	2,967
Interest (See Note 11)	161	23
Closing Balance C/F	17,840	7,873
7 Projects Fund		
Opening Balance B/F	133,694	133,077
Interest (See Note 11)	1,245	617
Closing Balance C/F	134,939	133,694

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	2022	2021
8 Donation To BMS	£	£
Payments during the year	6,558	5,903
Total payments included in the Accounts	6,558	5,903
9 Donation To Home Mission		
Payments during the year	5,312	4,949
Total payments included in the Accounts	5,312	4,949
10 Gift Aid Tax Reclaimed		
Received during the year: Gift Aided Offerings	13,973	22,793
Received during the year: Small Donations Scheme	1,328	684
Total gift aid tax reclaimed included in the Accounts	15,301	23,477
11 Interest Received		
Lloyds Bank Deposit Account	4	1
Baptist Union Deposit Account	793	0
Coventry Building Society Account	671	666
Total received during the year	1,468	667
Apportioned to:		
Communion Fund (See Note 5)	50	20
Repairs & Renewals Fund (See Note 6)	161	23
Project Fund (See Note 7)	1,245	617
TAF (See Note 14)	12	7
Total Apportioned	1,468	667

The apportionment as set out above is based on the approximate balances in each fund. Interest received from B U Corporation Trust Account is credited to the B U Corporation Trust Fund.

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	2022	2021
	£	£
12 Youth Work Costs		
Youth Activities	1,074	254
Holiday Club	0	41
Family Work/Messy Church	184	422
Girls Brigade	0	855
Boys Brigade	901	0
Total payments included in the Accounts	2,159	1,572
13 Miscellaneous Expenditure		
Bank Charges	313	288
Subscriptions (To EA & BUGB)	773	775
Payroll Fees	801	849
Accounting & Independent Examination Fees	2,250	2,250
Training	40	0
Other Miscellaneous	892	284
Total payments included in the Accounts	5,069	4,446
14 Thursday Afternoon Fellowship		
Opening Balance B/F	1,426	1,569
Other Expenses	-170	-150
Interest (See Note 11)	12	7
Closing Balance C/F	1,268	1,426
15 Flats at 20&23 Collings Well Close, Caddington Rental Income		
Gross rental income	14,702	15,575
Management fees	-2,337	-2,447
Maintenance	-1,017	-225
Amount received from Managing Agent	11,348	12,903
Council Service Charge	-1,408	-1,729
Council Tax	-134	-1,599
Refurbishment	0	-6,608
Net rental income included in the Accounts	9,806	2,967
Estimated return on total cost for a full year:	3.7%	1.2%

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	2022	2021
16 Lloyds Bank Current Account: Balance Held	£	£
Actual balance per bank statement on 1st January	62,670	41,056
Cheques not yet cleared from the account	-2,250	-1,375
Opening balance held on the account	60,420	39,681
Actual balance per bank statement on 31st December	24,701	62,670
Cheques not yet cleared from the account	0	-2,250
Closing balance held on the account	24,701	60,420

17 Going Concern

The charity's trustees have made appropriate enquiries, and reviewed that the charity has adequate resources and sufficient sources of funds available, and are therefore confident that the charity will continue in operation for the foreseeable future. The recent Covid pandemic and the counter-measures taken to suppress it caused disruptions in UK, with consequent impacts on church gatherings, income and finances, which trustees have also reasonably considered, and concluded that the events do not cast significant doubt upon the Charity's ability to continue as a going concern. Therefore, the trustees considered that it is appropriate to prepare the accounts for the year ended 31 December 2022 on a going concern basis. Most activities of the charity are continuing, albeit in modified form.

LUTON CENTRAL BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	General Fund	Restricted/ Designated Fund	Organi- sations Fund	Perry Green	2022 Total	2021 Total
	£	£	£	£	£	£
Incoming Resources						
Offerings	100,850	1,827	0	2,055	104,732	108,137
Donations	175	0	162		337	7,347
Bank Interest	0	2,288	0	25	2,313	778
BMS & HMF	1,231	0	0		1,231	1,526
Special Collections	803	0	81	165	1,049	218
Subscriptions	0	0	807		807	337
Miscellaneous	25,736	0	68		25,804	12,393
Communion Fund	1,827	0	0		1,827	116
Sub-Totals	130,622	4,115	1,118	2,245	138,100	130,852
Transfers In	0	9,806	390		10,196	2,967
Totals	130,622	13,921	1,508	2,245	148,296	133,819
Resources Expended						
Pastoral	58,986	880	0	119	59,985	62,781
Premises	23,876	0	0	65	23,941	15,314
Manse Expenses	8,818	0	0		8,818	2,842
BMS & HMF	11,870	0	0		11,870	10,852
Donations	0	170	102	945	1,217	467
Special Collections	1,352	0	0		1,352	198
Other Activities	10,389	0	826	976	12,191	16,550
Sub-Totals	115,291	1,050	928	2,105	119,374	109,004
Transfer to Central	0	0	0		0	0
Transfer to Repairs & Renewals	9,806	0	334	0	10,140	2,967
Transfer to GB	0	0	56	0	56	0
Trsf to Communion Fund	1,827	0	0	0	1,827	116
Totals	126,924	1,050	1,318	2,105	131,397	112,087
Net Movement in Funds	3,698	12,871	190	140	16,899	21,732
Funds B/F 1st January	44,876	200,323	2,214	13,624	261,037	239,305
Funds C/F 31st December	48,574	213,194	2,404	13,764	277,936	261,037

LUTON CENTRAL BAPTIST CHURCH
Breakdown of Restricted & Designated Funds

	Communion Fund	Project Fund	Repairs & Renewals Fund	TAF Fund	BU Corp Fund	2022 Total	2021 Total
	£	£	£	£	£	£	£
Incoming Resources							
Offerings	1,827					1,827	116
Donations						0	0
Bank Interest	50	1,245	161	12	820	2,288	777
BMS & HMF						0	0
Special Collections						0	0
Subscriptions						0	0
Miscellaneous						0	0
Communion Fund						0	0
Sub-Totals	1,877	1,245	161	12	820	4,115	893
Transfers In			9,806			9,806	2967
Totals	1,877	1,245	9,967	12	820	13,921	3,860
Resources Expended							
Pastoral	880					880	0
Premises						0	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations				170		170	0
Special Collections						0	0
Other Activities						0	150
Sub-Totals	880	0	0	170	0	1,050	150
Transfer to Central			0			0	0
Transfer to R & R						0	0
Transfer to GB						0	0
Trsf to Communion						0	0
Totals	880	0	0	170	0	1,050	150
Net Move in Funds	997	1,245	9,967	-158	820	12,871	3,710
Funds B/F 1st Jan	4,383	133,694	7,873	1,426	52,947	200,323	196,613
Funds C/F 31st Dec	5,380	134,939	17,840	1,268	53,767	213,194	200,323

LUTON CENTRAL BAPTIST CHURCH
Church Organisations' Accounts

	BB	GB	GoF	JUMP	LIFT	2022 Total	2021 Total
	£	£	£	£	£	£	£
Incoming Resources							
Offerings						0	0
Donations		81		32	49	162	873
Bank Interest						0	0
BMS & HMF						0	0
Special Collections	81					81	0
Subscriptions	328			422	57	807	337
Miscellaneous	68					68	419
Communion Fund						0	0
Sub-Totals	477	81	0	454	106	1,118	1,629
Transfers In	334	56				390	0
Totals	811	137	0	454	106	1,508	1,629
 Resources Expended							
Pastoral						0	0
Premises						0	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations				52	50	102	467
Special Collections						0	0
Other Activities	494	221		53	58	826	1,052
Sub-Totals	494	221	0	105	108	928	1,519
Transfer to Central						0	0
Transfer to BB		334				334	0
Transfer to GB			56			56	0
Trsf to Communion						0	0
Totals	494	555	56	105	108	1,318	1,519
 Net Move in Funds	317	-418	-56	349	-2	190	110
 Funds B/F 1st Jan	1013	418	56	489	238	2,214	2,104
 Funds C/F 31st Dec	1,330	0	0	838	236	2,404	2,214

LUTON CENTRAL BAPTIST CHURCH

England & Wales - Charity number 1155929

Accounts

Luton Central Baptist Church Annual Report to the Charity Commission

In this report the trustees of Luton Central Baptist Church (LCBC) present their report and financial statements for the 2021 calendar year. This is our eighth annual report; we became registered with the Charity Commission in February 2014.

Registered Address: 52a Park Street, Luton, LU1 3ET

Church Office Telephone: 01582 422 635

Charity Registration Number: 1155929

Trustees

Mr Samson Akinola (elder, sabbatical from January 1st2022)

Mr Ian Benjamin (elder)

Mr Steve Conybeare

Mr John Evans (treasurer)

Rev Andrew Gale (minister)

Ms Pamela Greener (elder)

Ms Elizabeth Oyedemi

Ms Melanie Quinn

Mr Erwin Tadiar (secretary, elder, sabbatical until January 1st2022)

Rev Ruth Tiso (assistant minister, resigned August 2021)

Property Trustees

The Baptist Union Corporation Limited (Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT).

Bankers

Our main bank is Lloyds George St Luton (309528) Branch (Lloyds Bank plc, PO Box 1000, BX1 1LT). Church organisations have funds with a number of other banks, and the church has substantial funds with the Coventry Building Society, with the Baptist Union Corporation, and with Green Pastures.

Independent Examiner:

Mr Moses Oluniyi Peters FCCA, Moses Peters & Company (136 Southwyck House, Moorland Road, London, SW9 8UR).

Charitable Object

The charity is governed by a constitution adopted 20 July 2010 which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The church members meeting normally takes place six times per year and has responsibility for the overall policy of the church. During 2021 as COVID-19 restrictions were eased church members were encouraged to meet at the church building, but those unable to attend church meetings in the building continued to be able to participate via ZOOM.

In accordance with the constitution, the members appoint up to twelve deacons who, together with the minister and elders (who are also appointed by the members), are responsible for the day to day running of the church and the financial and legal aspects of the charity. The elders along with the minister also provide spiritual guidance for the church and its members. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the church meeting by the trustees for guidance, or may be raised by members at the church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities which are available both to its membership and to the community generally. Central to the work and witness of the church is the provision of regular public services of Christian worship in our Park Street church building on Sundays at 10.45 am with online access via Zoom and Facebook. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services either online or in person. During this year our motto text was "How shall we sing the Lord's song in a strange land?" (Psalm 13:4) as a recognition and encouragement to all as we continued to have church remotely during lockdown.

Limited services took place at the Perry Green Baptist Chapel, near Kimpton, after several attempts to introduce and ease of lockdown restrictions starting in June 2021.

During 2021 various activities for children and youth such as Sunday School which were halted after the start of lockdown in March 2020, have been gradually restarting. The many activities for children and young people during the week (such as a mum's and tot's group, Boys' Brigade, Girls' Brigade, SHIELD discussion group, and Youth Club) serve a large number of families not otherwise connected with the church. Anybody working with children or vulnerable adults is appropriately vetted with regard to the Criminal Records Bureau. A key area of change has been our continued support of the Luton Chinese Christian Church (LCCC) with which we share premises and an overlapping of Sunday services. We saw a large increase in the number of young families arriving from Hong Kong with the several children (approximately 40) joining the Sunday School. As with 2020, there was no summer holiday club in 2021.

During the lockdown period and the process of easing of the lockdown, a number of activities were undertaken to support our church members who have been unable to attend the church building for various reasons, particularly our more senior members and those who may have less confidence in the lifting of COVID-10 restrictions in light of their personal circumstances. The capability to provide Sunday services and prayer meeting over Zoom and Facebook was established and continued throughout 2021. Many church members as well as those without a direct connection to the church have been able to attend the online services. The church continues to encourage outreach to members, through visits and calls and letters to help many who may have felt lonely and unsupported. The church also provided meals to our senior members through invitation to church and taking the time to have a chat and connect with them. For those of more mature years, Tea and Hymns (normally about six Sunday afternoons per year) has taken place however a decision has been taken not to restart Thursday Afternoon Fellowship (which normally takes place weekly).

Plans to provide pastoral support to church members were also invoked along with several initiatives to keep church members informed and engaged. The new Fellowship Hub Magazine was published weekly to provide members with news and information relating to activities that might be of interest to the church fellowship. Publications of the Perry Green Newsletter was also restarted to provide topical news and information regarding activities related to the work at the Perry Green Chapel.

After her ordination our assistant minister Ruth Tiso has left us in August 2021 to take up a full-time ministry post in Derby. Ruth provided leadership as part of her ministry with LCBC in her work related to pastoral care especially in matters related to the support of women. Other areas of outreach included the continuation of the short YouTube video section for the children called “HomeWorks” presented during the services. Starting in 2021, the deacons approved support for the InterVarsity Black Scholars & Professionals led by Denise Thompson, PhD National Director | Black Scholars and Professionals Campus Volunteer | Stanford - Graduate and Faculty Ministry. Throughout 2021, LCBC continued to provide support through prayer and encouragement.

The church is dependent on its membership working as volunteers in all aspects of the church’s activities, many of which run with little or no impact on the church’s expenditure, but nevertheless contribute substantially to the achievement of the church’s objectives and the figure of 30 volunteers in the annual return is very conservative. Many of our volunteers were not required during the lockdown period, but over time have been returning to support church activities as they have restarted through the year.

Despite the limited ability for church members to attend the building on Sundays the decline in income (see below), has been minimised with the encouragement of members to give direct to the church bank account. There have been a few members who continue to give cash or cheque via offering envelopes which are collected from church members on request.

The motto text for 2022 will be Psalm 38:2 – I will instruct you and teach you in the way you should go; I will counsel you with my loving eye on you.

Financial Review

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. This report is followed by the independent examiner's report, and then by the church accounts.

The church raises the funds necessary to carry on its activities from within its own membership and congregation; no wider public appeal for funds was made during the year. We normally contribute considerable sums to other charities, local, national and international, both through special collections and by setting aside money from our normal income for this purpose. During 2021 there were limited opportunities to have special collections but in spite of this, general giving to other charities has not been limited.

The most significant expense is related to the salaries of our staff, including a minister, an assistant minister in training (until August 2021), a family worker, administrative assistant and cleaners. All but the first of these posts is part time. During lockdown, the church took advantage of the furlough scheme for our cleaners. The second most expensive element of our expenditure is the heating and lighting of our premises. In July 2021 the decision was taken to switch our gas supplier to Good Energy whose approach is aligned to LCBC’s support for fair trade and protection of the environment. The electricity supply will remain with SSE until the present contract comes to an end.

Apart from the giving of the congregation, (and gift aid thereon) the only other source of income is rent from the flats we own in Caddington, and from others using our building or car park. For 2021 we had limited use of our premises which has had an impact on income. Giving was impacted during the easing of lockdown during the year. However, the outcome was not as bad as was feared because of an increased proportion of church members giving via direct debit this year. As such, by the end of the year the offerings for 2021 was marginally higher than for the previous year. Generally, sources of income were up on the previous year, while expenditure was lower, so overall, we had a surplus (treating the figures as in previous years).

We have continued to conform more fully to a receipts and payments method for presenting the accounts, as per the changes adopted in the previous years. The general fund shows an increase when compared to 2020 and the account shows a surplus for 2021. It is important to realise that in spite of the challenges of 2021 our financial situation has performed reasonably well. For 2021 our income from use of premises

has seen a small increase. Mostly, any negative impact has been limited due to increased giving via direct debit and the relatively earlier collection of gift aid which is now counted the year it is actually received, while our running costs have been lower due to the limited use of the church premises during the lockdown easing period.

"We thank God for His provision and we are grateful to church members for their obedience to the Lord in their giving." - Rev Andrew Gale (minister).

Date of approval: 18 Oct 2022

Signed by one or two trustees on behalf of all the trustees



J EVANS



A GALE

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LUTON CENTRAL BAPTIST CHURCH
(CHARITY NUMBER 1155929)
ON ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2021
SET OUT ON PAGES ONE TO ELEVEN**

I report to the trustees on my examination of the accounts of the above named charity for the year ended 31st December 2021 set out on pages one to eleven.

Responsibilities and Basis of Report

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

I report in respect of my examination of the above named 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 Act.

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 19th October 2022

Examiner's Name: Mr Moses Oluniyi Peters

Relevant Professional Qualification: FCCA

Relevant Professional Body: Association of Chartered Certified Accountants

Address: Moses Peters & Company
Chartered Certified Accountants
136 Southwyck House
Moorland Road, London
SW9 8UR
England

**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

INCOME	2021	2020	EXPENDITURE	2021	2020
General:	£	£	Pastoral & Evangelism:	£	£
Offerings	83,711	82,029	Minister	38,733	37,201
Gift Aid Tax Re- Claimed (Note 10)	23,477	12,366	Administrative Assistant	4,200	4,104
Org's Donations	0	50	Family Worker	13,008	12,749
Various Donations	5,715	3,064	Assistant Minister	3,296	4,836
Caddington (Note 15)	2,967	258	Youth Work Costs (Note 12)	1,572	2,895
Miscellaneous	454	190	Speakers	430	0
Contact Donations	70	343	Evangelism & Outreach	0	267
Parking	1,800	2,170	Pastoral Care	630	687
Amazon Smile	46	32	Music Ministry	912	877
Church Hire	5,037	4,349	Total	62,781	63,616
Total	123,277	104,851	Premises (Church Building):		
			Lighting, Heating & Water	4,474	4,669
Specific Donations:			Maintenance	2,452	2,987
BMS	1,386	463	Gardening	1,210	1,450
Home Mission	140	337	Insurance	3,082	3,128
Total	1,526	800	Cleaning Costs, Less Furlough	4,096	4,651
			Total	15,314	16,885
Special Collections:			Manse Expenses:		
Christian Aid	0	0	Energy & Water	222	273
Harvest	0	0	Insurance	599	568
Christmas	200	0	Council Tax	1,934	1,843
Bible Society	18	0	Maintenance	87	1,351
Toilet Twinning	0	0	Total	2,842	4,035
Communion Fund	116	543	Administration:		
Total	334	543	Stationery, Print, Postage & IT	6,450	4,056
			Photocopier	2,434	1,131
Investment Income:			Organ & Piano Expenses	0	139
Green Pastures	1,600	1,600	Telephone	531	466
			Miscellaneous (Note 13)	4,446	6,032
Other Income:			Total	13,861	11,824
Insurance Claims	0	940	Activities & Donations:		
			Special Collections	198	653
			Transfer To Communion Fund	116	543
			BMS (Note 8)	5,903	8,092
			Home Mission (Note 9)	4,949	6,806
			Total	11,166	16,094
Cumulative Total C/F	126,737	108,734	Cumulative Total C/F	105,964	112,454


**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**


INCOME	2021	2020	EXPENDITURE	2021	2020
	£	£		£	£
Cumulative Total B/F	126,737	108,734	Cumulative Total B/F	105,964	112,454
			Items Purchased:	0	0
			Total Items Purchased	0	0
Total Income	126,737	108,734	Total Expenditure	105,964	112,454
Transfer From Repairs & Renewals Fund:			Transfer To Repairs & Renewals Fund:		
Items Purchased	0	0	Caddington Income	2,967	258
			Surplus / (Deficit) For The Year	17,806	-3,978
Cumulative Total	126,737	108,734	Cumulative Total	126,737	108,734

**LUTON CENTRAL BAPTIST CHURCH
BALANCE SHEET
AS AT 31 DECEMBER 2021**

	Notes	2021 £	2020 £
TANGIBLE FIXED ASSETS:			
Properties & Other Fixed Assets (At Cost)	2	516,007	516,007
Caddington Flats (At Cost)	2	245,000	245,000
Total Tangible Fixed Assets		761,007	761,007
CURRENT ASSETS:			
B U Corporation Trust Fund TL076	3	52,947	52,837
Green Pastures Unsecured Loan Stock		40,000	40,000
Building Society Account: Balance Held		83,891	83,225
Lloyds Bank Current Account: Balance Held	16	60,420	39,681
Lloyds Bank Deposit Account: Balance Held		7,941	7,940
Total Current Assets		245,199	223,683
TOTAL ASSETS		1,006,206	984,690
REPRESENTED BY			
BUILDINGS FUND:			
Church Building		478,896	478,896
20 & 23 Collings Wells Close		245,000	245,000
New Church Improvements		9,011	9,011
Fixed Assets Purchased		28,100	28,100
Total Buildings Fund		761,007	761,007
B U CORPORATION TRUST FUND	3	52,947	52,837
OTHER FUNDS:			
General Fund	4	44,876	27,070
Communion Fund	5	4,383	4,247
Repairs & Renewals Fund	6	7,873	4,883
Projects Fund	7	133,694	133,077
Thursday Afternoon Fellowship	14	1,426	1,569
Total Other Funds		192,252	170,846
TOTAL FUNDS		1,006,206	984,690

The Financial Statements were approved by the board of trustees on 18 October 2022,
and were signed on its behalf by:

Trustee's Name: JOHN D. EVANS Signature: 

Trustee's Name: ANDREW GALE Signature: 

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting Policies

The accounts have been prepared on the historical cost, and receipts & payments basis. No provision has been made for depreciation in these accounts.

2 Tangible Fixed Assets

Values for the freehold land at 52A Park Street, and for the Manse at 59 Oakley Rd do not appear on the balance sheet, as the cost or valuation at the time of transfer to Central Baptist Church is unknown.

The land & the church building at Park Street, Luton is used for Christian Religious activities. The church building was constructed in 1986, and is currently insured for fire and other risks for £2,627,588.

The chapel at Perry Green, near Luton, is built on land held on a deed of grant. It cost £18,813 to build in 1986. The chapel is used for Christian Religious activities, and is currently insured for fire & other risks for £156,071. The cost was completely amortised at the time of building.

The Manse at 59 Oakley Road, Luton provides accommodation for the incumbent Minister employed by the Church. It was built in about 1937, and is currently insured for fire and other risk for £328,335.

Two flats at numbers 20 & 23 Collings Wells Close, Caddington, were purchased in 2016, and are held on lease from Central Bedfordshire Council. At the time of purchase, 98 years remained on the lease. Each flat is insured by the council for a sum of £90,000. They are let to tenants through Town & Country Markyate Ltd.

	2021	2020
	£	£
Freehold Buildings @ Cost: Church at Park Street, Luton	439,658	439,658
Leasehold Properties @ Cost:		
20 Collings Wells Close, Caddington	122,500	122,500
23 Collings Wells Close, Caddington	122,500	122,500
Other Fixed Assets @ Cost:		
Organ	30,132	30,132
Fixture & Fittings	19,930	19,930
Other Equipment	5,774	5,774
Dishwasher	2,753	2,753
New Amplification Equipment	3,928	3,928
New Cooker	7,430	7,430
New Entrance Doors	6,402	6,402
Total Tangible Fixed Assets	761,007	761,007

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	2021	2020
	£	£
3 B U Corporation Trust Account TL076		
Opening Balance B/F	52,837	52,663
Interest	110	174
Closing Balance C/F	52,947	52,837
4 General Fund		
Opening Balance B/F	27,070	31,048
Surplus / (Deficit) For The Year	17,806	-3,978
Closing Balance C/F	44,876	27,070
5 Communion Fund		
Opening Balance B/F	4,247	4,154
Offerings During The Year	116	543
Interest (See Note 11)	20	20
Payments Made	0	-470
Closing Balance C/F	4,383	4,247
6 Repairs & Renewals Fund		
Opening Balance B/F	4,883	4,272
Transfer From General Fund	2,967	258
Transfer From Baptist Union		
Interest (See Note 11)	23	353
Closing Balance C/F	7,873	4,883
7 Projects Fund		
Opening Balance B/F	133,077	131,989
Interest (See Note 11)	617	1,088
Closing Balance C/F	133,694	133,077

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	2021	2020
8 Donation To BMS	£	£
Payments during the year	5,903	8,092
Total payments included in the Accounts	5,903	8,092
9 Donation To Home Mission		
Payments during the year	4,949	6,806
Total payments included in the Accounts	4,949	6,806
10 Gift Aid Tax Reclaimed		
Received during the year: Gift Aided Offerings	22,793	10,366
Received during the year: Small Donations Scheme	684	2,000
Total gift aid tax reclaimed included in the Accounts	23,477	12,366
11 Interest Received		
Bank Deposit Account	1	3
Coventry Building Society	666	1,471
Total received during the year	667	1,474
Apportioned to:		
Communion Fund (See Note 5)	20	20
Repairs & Renewals Fund (See Note 6)	23	353
Project Fund (See Note 7)	617	1,088
TAF (See Note 14)	7	13
Total Apportioned	667	1,474

The apportionment as set out above is based on the approximate balances in each fund. Interest received from B U Corporation Trust Account is credited to the B U Corporation Trust Fund.

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	2021	2020
	£	£
12 Youth Work Costs		
Communicate	0	67
Youth Activities	254	321
Holiday Club	41	0
Family Work/Messy Church	422	359
Girls Brigade	855	1,398
Boys Brigade	0	750
Total payments included in the Accounts	1,572	2,895
13 Miscellaneous Expenditure		
Bank Charges	288	407
Subscriptions (To EA & BUGB)	775	957
Payroll Fees	849	842
Accounting & Independent Examination Fees	2,250	3,700
Training	0	40
Other Miscellaneous	284	86
Total payments included in the Accounts	4,446	6,032
14 Thursday Afternoon Fellowship		
Opening Balance B/F	1,569	1,656
Other Expenses	-150	-100
Interest (See Note 11)	7	13
Closing Balance C/F	1,426	1,569
15 Flats at 20&23 Collings Well Close, Caddington Rental Income		
Gross rental income	15,575	11,066
Management fee	-2,447	-1,996
Maintenance	-225	-7,377
Amount received from Managing Agent	12,903	1,693
Council Service Charge	-1,729	-1,435
Council Tax Arrears	-1,599	0
Refurbishment	-6,608	0
Net rental income included in the Accounts	2,967	258
Estimated return on total cost for a full year:	1.2%	0.1%

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	2021	2020
	£	£
16 Lloyds Bank Current Account: Balance Held		
Actual balance per bank statement on 1st January	41,056	41,998
Cheques not yet cleared from the account	-1,375	0
Lodgement not yet credited to the account	0	1,430
Opening balance held on the account	39,681	43,428
Actual balance per bank statement on 31st December	62,670	41,056
Cheques not yet cleared from the account	-2,250	-1,375
Lodgement not yet credited to the account	0	0
Closing balance held on the account	60,420	39,681

17 Going Concern

The charity's trustees have made appropriate enquiries, and reviewed that the charity has adequate resources and sufficient sources of funds available, and are therefore confident that the charity will continue in operation for the foreseeable future. The Covid-19 pandemic and the counter-measures taken to suppress it have caused disruptions in UK, with consequent impacts on church gatherings, income and finances, which trustees have also reasonably considered, and concluded that the events do not cast significant doubt upon the Charity's ability to continue as a going concern. Therefore, the trustees considered that it is appropriate to prepare the accounts for the year ended 31 December 2021 on a going concern basis. Most activities of the charity are continuing, albeit in modified form.

LUTON CENTRAL BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	General Fund £	Restricted/ Designated Fund £	Organi- sations Fund £	Perry Green £	2021 Total £	2020 Total £
Incoming Resources						
Offerings	107,188	116	0	833	108,137	94,997
Donations	5,715	0	873	759	7,347	4,194
Bank Interest	0	777	0	1	778	1,658
BMS & HMF	1,526	0	0		1,526	800
Special Collections	218	0	0		218	0
Subscriptions	0	0	337		337	568
Miscellaneous	11,974	0	419		12,393	10,685
Communion Fund	116	0	0		116	543
Sub-Totals	126,737	893	1,629	1,593	130,852	113,445
Transfers In		2,967	0		2,967	801
Totals	126,737	3,860	1,629	1,593	133,819	114,246
Resources Expended						
Pastoral	62,781	0	0		62,781	64,568
Premises	15,314	0	0		15,314	17,696
Manse Expenses	2,842	0	0		2,842	4,035
BMS & HMF	10,852	0	0		10,852	15,098
Donations	0	0	467		467	100
Special Collections	198	0	0		198	653
Other Activities	13,861	150	1,052	1,487	16,550	13,830
Sub-Totals	105,848	150	1,519	1,487	109,004	115,980
Transfer to Central		0	0		0	100
Transfer to Repairs & Renewals	2,967	0	0	0	2,967	258
Transfer to GB		0	0	0	0	0
Trsf to Communion Fund	116	0	0	0	116	543
Totals	108,931	150	1,519	1,487	112,087	116,881
Net Movement in Funds	17,806	3,710	110	106	21,732	-2,635
Funds B/F 1st January	27,070	196,613	2,104	13,518	239,305	241,940
Funds C/F 31st December	44,876	200,323	2,214	13,624	261,037	239,305

LUTON CENTRAL BAPTIST CHURCH
Breakdown of Restricted & Designated Funds

	Communion Fund	Project Fund	Repairs & Renewals Fund	TAF Fund	BU Corp Fund	2021 Total	2020 Total
	£	£	£	£	£	£	£
Incoming Resources							
Offerings	116					116	0
Donations						0	0
Bank Interest	20	617	23	7	110	777	1,648
BMS & HMF						0	0
Special Collections						0	0
Subscriptions						0	0
Miscellaneous						0	0
Communion Fund						0	0
Sub-Totals	136	617	23	7	110	893	1,648
Transfers In			2,967			2,967	801
Totals	136	617	2,990	7	110	3,860	2,449
 Resources Expended							
Pastoral						0	470
Premises						0	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations						0	0
Special Collections						0	0
Other Activities				150		150	100
Sub-Totals	0	0	0	150	0	150	570
Transfer to Central			0			0	0
Transfer to R & R						0	0
Transfer to GB						0	0
Trsf to Communion						0	0
Totals	0	0	0	150	0	150	570
 Net Move in Funds	136	617	2,990	-143	110	3,710	1,879
 Funds B/F 1st Jan	4,247	133,077	4,883	1,569	52,837	196,613	194,734
 Funds C/F 31st Dec	4,383	133,694	7,873	1,426	52,947	200,323	196,613

LUTON CENTRAL BAPTIST CHURCH
Church Organisations' Accounts

	BB	GB	GoF	JUMP	LIFT	2021	2020
	£	£	£	£	£	Total	Total
Incoming Resources						£	£
Offerings						0	151
Donations		694		167	12	873	80
Bank Interest						0	0
BMS & HMF						0	0
Special Collections						0	0
Subscriptions		158		155	24	337	568
Miscellaneous	363	44		12		419	753
Communion Fund						0	0
Sub-Totals	363	896	0	334	36	1,629	1,552
Transfers In						0	0
Totals	363	896	0	334	36	1,629	1,552
Resources Expended							
Pastoral						0	0
Premises						0	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations			300	67	100	467	0
Special Collections						0	0
Other Activities		860		152	40	1,052	1,314
Sub-Totals	0	860	300	219	140	1,519	1,314
Transfer to Central						0	50
Transfer to R & R						0	0
Transfer to GB						0	0
Trsf to Communion						0	0
Totals	0	860	300	219	140	1,519	1,364
Net Move in Funds	363	36	-300	115	-104	110	188
Funds B/F 1st Jan	650	382	356	374	342	2,104	1,916
Funds C/F 31st Dec	1,013	418	56	489	238	2,214	2,104

LUTON CENTRAL BAPTIST CHURCH

England & Wales - Charity number 1155929

Accounts

Luton Central Baptist Church Annual Report to the Charity Commission

In this report the trustees of Luton Central Baptist Church present their report and financial statements for the 2020 calendar year. This is our seventh annual report; we became registered with the Charity Commission in February 2014.

Registered Address: 52a Park Street, Luton, LU1 3ET **Church Office Telephone:** 01582 422 635
Charity Registration Number: 1155929

Trustees

Mr Samson Akinola (elder, from January 1st 2020),
Mr Ian Benjamin (elder),
Mr Steve Conybeare,
Mr John Evans (treasurer from January 1st 2019),
Rev Andrew Gale (minister),
Miss Pamela Greener (elder,),
Mr Timothy Newns
Mr Roland Ogberigbe,
Miss Elizabeth Oyedemi,
Ms Melanie Jane Quinn,
Mr Erwin M F Tadiar (secretary, elder).

Property Trustees

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers

Our main bank is Lloyds George St Luton (309528) Branch, Lloyds Bank plc, PO Box 1000, BX1 1LT Church organisations have funds with a number of other banks, and the church has substantial funds with the Coventry Building Society and with the Baptist Union Corporation.

Independent Examiner:

Mr Moses Oluniyi Peters FCCA, Moses Peters & Company, 136 Southwyck House, Moorland Road, London, SW9 8UR

Charitable Object

The charity is governed by a constitution adopted 20 July 2010 which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes

Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The church member's meeting normally takes place six times per year and has responsibility for the overall policy of the church. In accordance with the constitution, the members appoint up to twelve deacons, who together with the minister and elders (who are also appointed by the members), are responsible for the day to day running of the church and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the church meeting by the trustees for guidance, or may be raised by members at the church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

As a result of actions taken by the church in line with government guidance in response to COVID-19 the church members met once prior to March 2020 and the lock down in England.

Objectives and Activities

In order to achieve the principal objective which is set out above, the church provides a variety of activities which are available both to its membership and to the community generally. Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place on Sundays at 10.45 am. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

There were no services at the Perry Green Baptist Chapel, near Kimpton, after lockdown in March 2020. While online services via Zoom and Facebook were undertaken on Sundays at 10:45 am during this period.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these online services. During lockdown we have not had visitors, with no opportunity to share tea and coffee after the service, and once a month to share in a (free) fellowship meal, which normally takes place. During this year our motto text was "But just as He who called you is holy, so be holy in all you do".

At the start of 2020 various activities for children and youth such as Sunday School have taken place during the service. There have been many activities for children and young people during the week (such as a mums and tots group, Boys' Brigade, Girls' Brigade, SHIELD discussion group, and Youth Club) and these serve a large number of families not otherwise connected with the church. Anybody working with children or vulnerable adults is appropriately vetted with regard to the Criminal Records Bureau. For those of more mature years, both Tea and Hymns (about six Sunday afternoons per year) and the Thursday Afternoon Fellowship (weekly) continue to be popular. Further details of these and other activities can be obtained at the Sunday services of worship or in the church magazine "Contact" which is produced each month. These children, youth and adult related activities were halted after the start of lockdown in March 2020

During the lockdown period a number of activities were undertaken to support out church members who have been unable to attend the church building while it was closed to services. The capability to provide Sunday services and prayer meeting over Zoom and Facebook has been established. Many church members as well as those without a direct connection to the church have been able to attend the online services. The church encouraged outreach to members, through visits and calls and letters to help many who may have felt lonely and unsupported. The church also provided meals to our senior members through visits to their homes and taking the time to have a chat and connect with them. Plans to provide pastoral support to church members were also invoked. The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives and the figure of 30 volunteers in the annual return is very conservative. Many of our volunteers have not been required during the lockdown period, with a few members coming to church on Sundays to help with the broadcast of the online services.

Despite the inability for church members to attend the building on Sundays the decline in income (see below), has been minimised with the encouragement of members to give direct to the church bank account. There have been a few members who continue to give cash via offering envelope or cheques which are collected from church members on request.

The motto text for 2021 will be Psalm 137:4, "How shall we sing the Lord's song in a strange land?", a recognition and encouragement to all as we continue to have church remotely during lockdown.

Financial Review

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements. This report is followed by the independent examiner's report, and then by

the church accounts, firstly in the form we have usually adopted in years past, and then in the simplified summary presentation of the CC16a document which combines all of the funds of the church and its associated organisations.

The church raises the funds necessary to carry on its activities from within its own membership and congregation; no wider public appeal for funds was made during the year. We normally contribute considerable sums to other charities, local, national and international, both through special collections and by setting aside money from our normal income for this purpose. During 2020 it was not possible to undertake special collections during the year but in spite of this, general giving to other charities has not been limited. The most significant expense is related to the salaries of our staff, including a minister, an assistant minister in training, a family worker, administrative assistant and cleaners. All but the first of these posts is part time. The church took advantage of the furlough scheme for the cleaners when it became available, since the church building was not in use during the period of the lockdown. The second most expensive element of our expenditure is the heating and lighting of our premises; the new heating control system has reduce these costs, with the improved management of heating requirement resulting from the limited use of the premises. Apart from the giving of the congregation, (and gift aid thereon) the only other source of income is rent from the flats we own in Caddington, and from others using our building or car park.

For 2020 we have had limited use of our church building and premises which has had an impact on income. Giving was impacted due to the lockdown for much of the year. However the outcome was not as bad as was feared because of an increased proportion of church members giving via direct debit this year. As such, by the end of the year the offerings for 2020 was marginally lower than for the previous year, which had been particularly strong. Other sources of income were also down, so overall, we had a deficit (if we treat the figures as in previous years).

We have continued to conform more fully to a receipts and payments method for presenting the accounts, as per the changes adopted in the previous year. The general fund shows a decline when compared to 2019 and the account shows a deficit for 2020. It is important to realise that in spite of the challenges of 2020 our financial situation has not become suddenly worse. For 2020 our income from use of premises has seen a decline, while there has been an increase in the rate paid for accounting and independent examination of our accounts, Mostly, the negative impact has been limited due to increased giving via direct debit and the relatively earlier collection of gift aid which is now counted the year it is actually received, while our running costs have has been lower due to the limit use of the church premises during the lockdown period.

Date of approval: 22nd OCTOBER 2021
Signed by one or two trustees on behalf of all the trustees

J EVANS,

A GALE



**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

INCOME	2020	2019	EXPENDITURE	2020	2019
General:	£	£	Pastoral & Evangelism:	£	£
Offerings	82,029	100,822	Minister	37,201	37,311
Gift Aid Tax Re- Claimed (Note 10)	12,366	22,790	Administrative Assistant	4,104	4,008
Org's Donations	50	100	Family Worker	12,749	12,473
Various Donations	3,064	5,679	Assistant Minister	4,836	4,776
Caddington (Note 15)	258	11,095	Youth Work Costs (Note 12)	2,895	4,632
TAF Funds	0	21	Speakers	0	710
Miscellaneous	190	599	TAF	0	0
Contact Donations	343	172	Evangelism & Outreach	267	150
Parking	2,170	4,025	Pastoral Care	687	1,685
Amazon Smile	32	26	Music Ministry	877	909
Church Hire	4,349	10,230	Total	63,616	66,654
Total	104,851	155,559	Premises (Church Building):		
			Lighting, Heating & Water	4,669	4,803
Specific Donations:			Maintenance	2,987	4,596
BMS	463	1,077	Gardening	1,450	1,340
Home Mission	337	597	Insurance	3,128	3,081
Total	800	1,674	Cleaning Costs, Less Furlough	4,651	7,402
			Total	16,885	21,222
Special Collections:			Manse Expenses:		
Christian Aid	0	401	Energy & Water	273	375
Harvest	0	834	Insurance	568	550
Christmas	0	420	Council Tax	1,843	1,772
Bible Society	0	23	Maintenance	1,351	180
Toilet Twinning	0	380	Total	4,035	2,877
Communion Fund	543	1,705	Administration:		
Total	543	3,763	Stationery, Print, Postage & IT	4,056	1,667
Investment Income:			Photocopier	1,131	4,146
Green Pastures	1,600	1,600	Organ & Piano Expenses	139	162
			Telephone	466	447
Other Income:			Miscellaneous (Note 13)	6,032	2,891
Insurance Claims	940	3,446	Total	11,824	9,313
			Activities & Donations:		
			Special Collections	653	1,252
			Transfer To Communion Fund	543	1,705
			BMS (Note 8)	8,092	5,340
			Home Mission (Note 9)	6,806	5,275
			Total	16,094	13,572
Cumulative Total C/F	108,734	166,042	Cumulative Total C/F	112,454	113,638


**LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 DECEMBER 2020**


INCOME	2020	2019	EXPENDITURE	2020	2019
	£	£		£	£
Cumulative Total B/F	108,734	166,042	Cumulative Total B/F	112,454	113,638
			Items Purchased:		
			Steel Internal Doors And		
			Electronic Locks	0	9,786
			New Fire Exit Doors	0	15,137
			Car Park Electronic Locks	0	25,712
			Total	0	50,635
Total Income	108,734	166,042	Total Expenditure	112,454	164,273
Transfer From TAF:			Transfer To TAF:		
Costs from TAF fund	0		0 TAF fund	0	21
Transfer From			Transfer To		
Repairs & Renewals			Repairs & Renewals		
Fund:			Fund:		
Items Purchased	0	50,635	Caddington Income	258	11,095
			Surplus / (Deficit) For The Year	-3,978	41,288
Cumulative Total	108,734	216,677	Cumulative Total	108,734	216,677

**LUTON CENTRAL BAPTIST CHURCH
BALANCE SHEET
AS AT 31 DECEMBER 2020**

	Notes	2020 £	2019 £
TANGIBLE FIXED ASSETS:			
Properties & Other Fixed Assets (At Cost)	2	516,007	516,007
Caddington Flats (At Cost)	2	245,000	245,000
Total Tangible Fixed Assets		761,007	761,007
CURRENT ASSETS:			
B U Corporation Trust Fund TL076	3	52,837	52,663
Green Pastures Unsecured Loan Stock		40,000	40,000
Building Society Account: Balance Held		83,225	81,754
Lloyds Bank Current Account: Balance Held	16	39,681	43,428
Lloyds Bank Deposit Account: Balance Held		7,940	7,937
Total Current Assets		223,683	225,782
TOTAL ASSETS		984,690	986,789
REPRESENTED BY			
BUILDINGS FUND:			
Church Building		478,896	478,896
20 & 23 Collings Wells Close		245,000	245,000
New Church Improvements		9,011	9,011
Fixed Assets Purchased		28,100	28,100
Total Buildings Fund		761,007	761,007
B U CORPORATION TRUST FUND	3	52,837	52,663
OTHER FUNDS:			
General Fund	4	27,070	31,048
Communion Fund	5	4,247	4,154
Repairs & Renewals Fund	6	4,883	4,272
Projects Fund	7	133,077	131,989
Thursday Afternoon Fellowship	14	1,569	1,656
Total Other Funds		170,846	173,119
TOTAL FUNDS		984,690	986,789

The Financial Statements were approved by the board of trustees on 22nd October 2021,
and were signed on its behalf by:

Trustee's Name: ANDREW GACE Signature: 

Trustee's Name: JOHN EVANS Signature: 

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting Policies

The accounts have been prepared on the historical cost, and receipts & payments basis. No provision has been made for depreciation in these accounts.

2 Tangible Fixed Assets

Values for the freehold land at 52A Park Street, and for the Manse at 59 Oakley Rd do not appear on the balance sheet, as the cost or valuation at the time of transfer to Central Baptist Church is unknown.

The land & the church building at Park Street, Luton is used for Christian Religious activities. The church building was constructed in 1986, and is currently insured for fire and other risks for £2,627,588.

The chapel at Perry Green, near Luton, is built on land held on a deed of grant. It cost £18,813 to build in 1986. The chapel is used for Christian Religious activities, and is currently insured for fire & other risks for £156,071. The cost was completely amortised at the time of building.

The Manse at 59 Oakley Road, Luton provides accommodation for the incumbent Minister employed by the Church. It was built in about 1937, and is currently insured for fire and other risk for £328,335.

Two flats at numbers 20 & 23 Collings Wells Close, Caddington, were purchased in 2016, and are held on lease from Central Bedfordshire Council. At the time of purchase, 98 years remained on the lease. Each flat is insured by the council for a sum of £90,000. They are let to tenants through Town & Country Markyate Ltd.

	2020	2019
	£	£
Freehold Buildings @ Cost: Church at Park Street, Luton	439,658	439,658
Leasehold Properties @ Cost:		
20 Collings Wells Close, Caddington	122,500	122,500
23 Collings Wells Close, Caddington	122,500	122,500
Other Fixed Assets @ Cost:		
Organ	30,132	30,132
Fixture & Fittings	19,930	19,930
Other Equipment	5,774	5,774
Dishwasher	2,753	2,753
New Amplification Equipment	3,928	3,928
New Cooker	7,430	7,430
New Entrance Doors	6,402	6,402
Total Tangible Fixed Assets	761,007	761,007

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020	2019
3 B U Corporation Trust Account TL076	£	£
Opening Balance B/F	52,663	52,217
Fee for removal of covenants	0	0
Interest	174	446
Paid to Church	0	0
Closing Balance C/F	52,837	52,663
4 General Fund		
Opening Balance B/F	31,048	-10,240
Surplus / (Deficit) For The Year	-3,978	41,288
Closing Balance C/F	27,070	31,048
5 Communion Fund		
Opening Balance B/F	4,154	3,489
Offerings During The Year	543	1,705
Interest (See Note 11)	20	20
Payments Made	-470	-1,060
Closing Balance C/F	4,247	4,154
6 Repairs & Renewals Fund		
Opening Balance B/F	4,272	43,459
Transfer From General Fund	258	11,095
Transfer From Baptist Union		
Interest (See Note 11)	353	353
Steel Internal Doors And Electronic Locks	0	-9,786
New Fire Exit Doors	0	-15,137
Car Park Electronic Locks	0	-25,712
Closing Balance C/F	4,883	4,272
7 Projects Fund		
Opening Balance B/F	131,989	130,925
Interest (See Note 11)	1,088	1,064
Closing Balance C/F	133,077	131,989

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020	2019
8 Donation To BMS	£	£
Payments during the year	8,092	5,340
Overpayment brought forward	0	0
Total payments included in the Accounts	8,092	5,340
9 Donation To Home Mission		
Payments during the year	6,806	5,275
Underpayment brought forward	0	0
Total payments included in the Accounts	6,806	5,275
10 Gift Aid Tax Reclaimed		
Receivable at start of the year	0	0
Received during the year: Gift Aided Offerings	10,366	20,908
Received during the year: Small Donations Scheme	2,000	2,000
Transfer to GB: Gift Aid on Subs	0	-118
Total gift aid tax reclaimed included in the Accounts	12,366	22,790
11 Interest Received		
Bank Deposit Account	3	4
Coventry Building Society	1,471	1,446
Total received during the year	1,474	1,450
Apportioned to:		
Communion Fund (See Note 5)	20	20
Repairs & Renewals Fund (See Note 6)	353	353
Project Fund (See Note 7)	1,088	1,064
TAF (See Note 14)	13	13
Total Apportioned	1,474	1,450

The apportionment as set out above is based on the approximate balances in each fund. Interest received from B U Corporation Trust Account is credited to the B U Corporation Trust Fund.

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
12 Youth Work Costs		
Communicate	67	194
Youth Activities	321	980
Holiday Club	0	1,398
Family Work/Messy Church	359	54
Girls Brigade	1,398	1,345
Boys Brigade	750	661
Total payments included in the Accounts	2,895	4,632
13 Miscellaneous Expenditure		
Bank Charges	407	539
Subscriptions (To EA & BU)	957	954
Payroll Fees	842	834
Accounting & Independent Examination Fees (2019 & 2020)	3,700	0
Training	40	214
Flowers & Other Miscellaneous	86	350
Total payments included in the Accounts	6,032	2,891
14 Thursday Afternoon Fellowship		
Opening Balance B/F	1,656	1,622
Speakers payments from church funds	0	0
Other Expenses	-100	0
Donations Made	0	0
Excess of income over expenditure paid in	0	21
Interest (See Note 11)	13	13
Closing Balance C/F	1,569	1,656
15 Flats at 20&23 Collings Well Close, Caddington Rental Income		
Gross rental income	11,066	14,688
Rent Owed & Deposits Held	0	425
Management fee	-1,996	-2,228
Maintenance	-7,377	-446
Amount received from Managing Agent	1,693	12,439
Council Service Charge	-1,435	-1,344
Net rental income included in the Accounts	258	11,095
Estimated return on total cost for a full year:	0.1%	4.4%

LUTON CENTRAL BAPTIST CHURCH
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
16 Lloyds Bank Current Account: Balance Held		
Actual balance per bank statement on 1st January	41,998	42,760
Cheques not yet cleared from the account	0	-3,221
Lodgement not yet credited to the account	1,430	1,475
Opening balance held on the account	43,428	41,014
Actual balance per bank statement on 31st December	41,056	41,998
Cheques not yet cleared from the account	-1,375	0
Lodgement not yet credited to the account	0	1,430
Closing balance held on the account	39,681	43,428

17 Going Concern

The charity's trustees have made appropriate enquiries, and reviewed that the charity has adequate resources and sufficient sources of funds available, and are therefore confident that the charity will continue in operation for the foreseeable future. The Covid-19 pandemic and the counter-measures taken to suppress it have caused disruptions in UK, with consequent impacts on church gatherings, income and finances, which trustees have also reasonably considered, and concluded that the events do not cast significant doubt upon the Charity's ability to continue as a going concern. Therefore, the trustees considered that it is appropriate to prepare the accounts for the year ended 31 December 2020 on a going concern basis. Most activities of the charity are continuing, albeit in modified form.

LUTON CENTRAL BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	General Fund	Restricted/ Designated Fund	Organi- sations Fund	Perry Green	2020 Total	2019 Total
	£	£	£	£	£	£
Incoming Resources						
Offerings	94,395	0	151	451	94,997	125,793
Donations	3,064	0	80	1,050	4,194	6,067
Bank Interest	0	1,648	0	10	1,658	1,919
BMS & HMF	800	0	0		800	1,674
Special Collections	0	0	0		0	5,107
Subscriptions	0	0	568		568	1,942
Miscellaneous	9,932	0	753		10,685	31,132
Communion Fund	543	0	0		543	1,705
Sub-Totals	108,734	1,648	1,552	1,511	113,445	175,339
Transfers In		801	0		801	63,781
Totals	108,734	2,449	1,552	1,511	114,246	239,120
 Resources Expended						
Pastoral	63,616	470	0	482	64,568	67,871
Premises	16,885	0	0	811	17,696	73,638
Manse Expenses	4,035	0	0		4,035	2,877
BMS & HMF	14,898	0	0	200	15,098	10,615
Donations	0	0	0	100	100	134
Special Collections	653	0	0		653	1,702
Other Activities	11,824	100	1,314	592	13,830	14,411
Sub-Totals	111,911	570	1,314	2,185	115,980	171,248
Transfer to Central		0	50	50	100	50,810
Transfer to Repairs & Renewals	258	0	0	0	258	11,095
Transfer to GB		0	0	0	0	150
Trsf to Communion Fund	543	0	0	0	543	1,705
Totals	112,712	570	1,364	2,235	116,881	235,008
 Net Movement in Funds	-3,978	1,879	188	-724	-2,635	4,112
 Funds B/F 1st January	31,048	194,734	1,916	14,242	241,940	237,828
 Funds C/F 31st December	27,070	196,613	2,104	13,518	239,305	241,940

LUTON CENTRAL BAPTIST CHURCH
Breakdown of Restricted & Designated Funds

	Communion Fund	Project Fund	Repairs & Renewals Fund	TAF Fund	BU Corp Fund	2020 Total	2019 Total
Incoming Resources	£	£	£	£	£	£	£
Offerings						0	0
Donations						0	0
Bank Interest	20	1,088	353	13	174	1,648	1,896
BMS & HMF						0	0
Special Collections						0	0
Subscriptions						0	0
Miscellaneous						0	0
Communion Fund						0	0
Sub-Totals	20	1,088	353	13	174	1,648	1,896
Transfers In	543		258	0		801	12,821
Totals	563	1,088	611	13	174	2,449	14,717
Resources Expended							
Pastoral	470					470	1,060
Premises						0	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations						0	0
Special Collections						0	0
Other Activities				100		100	0
Sub-Totals	470	0	0	100	0	570	1,060
Transfer to Central			0			0	50,635
Transfer to R & R						0	0
Transfer to GB						0	0
Trsf to Communion						0	0
Totals	470	0	0	100	0	570	51,695
Net Move in Funds	93	1,088	611	-87	174	1,879	-36,978
Funds B/F 1st Jan	4,154	131,989	4,272	1,656	52,663	194,734	231,712
Funds C/F 31st Dec	4,247	133,077	4,883	1,569	52,837	196,613	194,734

LUTON CENTRAL BAPTIST CHURCH
Church Organisations' Accounts

	BB	GB	GoF	JUMP	LIFT	2020	2019
	£	£	£	£	£	Total	Total
Incoming Resources						£	£
Offerings		83			68	151	0
Donations		80				80	263
Bank Interest						0	0
BMS & HMF						0	0
Special Collections						0	2,315
Subscriptions		392		112	64	568	1,942
Miscellaneous	271	61	421			753	14
Communion Fund						0	0
Sub-Totals	271	616	421	112	132	1,552	4,534
Transfers In						0	150
Totals	271	616	421	112	132	1,552	4,684
Resources Expended							
Pastoral						0	0
Premises						0	0
Manse Expenses						0	0
BMS & HMF						0	0
Donations						0	134
Special Collections						0	0
Other Activities		990	109	151	64	1,314	4,142
Sub-Totals	0	990	109	151	64	1,314	4,276
Transfer to Central				50		50	125
Transfer to R & R						0	0
Transfer to GB						0	150
Trsf to Communion						0	0
Totals	0	990	109	201	64	1,364	4,551
Net Move in Funds	271	-374	312	-89	68	188	133
Funds B/F 1st Jan	379	756	44	463	274	1,916	1,783
Funds C/F 31st Dec	650	382	356	374	342	2,104	1,916

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LUTON CENTRAL BAPTIST CHURCH
(CHARITY NUMBER 1155929)
ON ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020
SET OUT ON PAGES ONE TO ELEVEN**

I report to the trustees on my examination of the accounts of the above named charity for the year ended 31st December 2020 set out on pages one to eleven.

Responsibilities and Basis of Report

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

I report in respect of my examination of the above named 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 Act.

Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:



Date: 22nd October 2021

Examiner's Name: Mr Moses Oluniyi Peters

Relevant Professional Qualification: FCCA

Relevant Professional Body: Association of Chartered Certified Accountants

Address: Moses Peters & Company
Chartered Certified Accountants
136 Southwyck House
Moorland Road, London
SW9 8UR
England