

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 been lower due to the limited 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
			Photocopier	1,131	4,146
Investment Income:			Organ & Piano Expenses	139	162
Green Pastures	1,600	1,600	Telephone	466	447
			Miscellaneous (Note 13)	6,032	2,891
Other Income:			Total	11,824	9,313
Insurance Claims	940	3,446	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

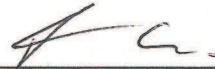

LUTON CENTRAL BAPTIST CHURCH
INCOME AND EXPENDITURE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 DECEMBER 2020

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**

		2020	2019
	Notes	£	£
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:	<u>ANDREW GACE</u>	Signature:	<u></u>
Trustee's Name:	<u>JOHN EVANS</u>	Signature:	<u></u>

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

16		2020	2019
	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	Project	Repairs & Renewals	TAF	BU Corp	2020	2019
	Fund	Fund	Fund	Fund	Fund	Total	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 Total	2019 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