

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.

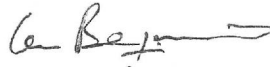
The general fund shows a surplus for 2022 and we are pleased to conclude that our financial situation is stable.

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	175	5,715	Family Worker	13,108	13,008
Caddington (Note 15)	9,806	2,967	Assistant Minister	0	3,296
Miscellaneous	90	454	Youth Work Costs (Note 12)	2,159	1,572
Contact Donations	0	70	Speakers	328	430
Parking	1,400	1,800	Pastoral Care	534	630
Amazon Smile	32	46	Music Ministry	957	912
Church Hire	12,808	5,037	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

INCOME	2022	2021	EXPENDITURE	2022	2021
	£	£		£	£
Cumulative Total B/F	130,622	126,737	Cumulative Total B/F	117,118	105,964

Total Items Purchased	0	0
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Transfer From		Transfer To			
Repairs & Renewals		Repairs & Renewals			
Fund:		Fund:			
Items Purchased	0	0 Caddington Income	9,806	2,967	


Cumulative Total	130,622	126,737	Cumulative Total	130,622	126,737
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**BALANCE SHEET
AS AT 31 DECEMBER 2022**

		2022	2021
	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	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.

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 £3,707,054 (2021: £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 £193,881 (2021: £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 £464,839 (2021: £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.

	2022	2021
	£	£
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 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	Project	Repairs & Renewals	TAF	BU Corp	2022	2021
	Fund	Fund	Fund	Fund	Fund	Total	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