

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.

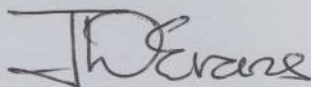
The most significant expense is related to the salaries of our staff, normally including a minister, a family worker, administrative assistant and cleaners. All but the first of these posts is part-time.

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.

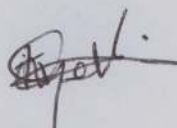
The financial results for the year are set out in the accompanying financial statements. This report is followed by the independent examiner's report, and then by the church accounts.

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
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
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

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

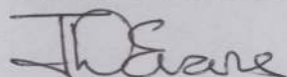
£

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

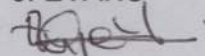
Assets total: 345,360

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