

FERNDALE BAPTIST CHURCH LTD

England & Wales · Charity number 1156596

Details

Status Registered

Legal form Charitable company

Company number [08858945](#)

Registered 2014-04-09

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

Contact

Address Ferndale Baptist Church
North Avenue
Southend-On-Sea
SS2 4ET

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Website www.ferndalebaptist.co.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO BAPTIST PRINCIPLES AND THE CHARITY MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The objects of the Charitable Company are the advancement of the Christian faith according to Baptist principles and the Charitable Company may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£92,830	£123,264	-	-
2023-12-31	£93,997	£71,801	-	-
2022-12-31	£88,807	£62,225	-	-
2021-12-31	£78,279	£53,767	-	-
2020-12-31	£89,822	£78,305	-	-

Trustees

Name	Role	Appointed
Carolann Chapman		2021-08-18
Ivor Gwyn Dalley		2023-07-16
Kenneth Smith Davidson		2021-08-18
Margaret Winifred Davidson		2019-01-23
Steven Paul Dalley		2019-01-23

FERNDALE BAPTIST CHURCH LTD

England & Wales - Charity number 1156596

Accounts

FERNDALE BAPTIST CHURCH LTD
REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDING
31st DECEMBER 2024

Ferndale Baptist Church Limited
A Company Limited by Guarantee

Charity Number: 1156596
Company Number: 08858945

Index to the Report and Financial Statements

Reference and Administrative Details	3
Trustees' Annual Report	4
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	10

Reference and Administrative Details

Charity: Ferndale Baptist Church Ltd.

Registered Office: North Avenue, Southend-on-Sea, SS2 4ET.

Charity Number: 1156596

Company Number: 08858945

Governing Document: The Charity is governed by the Memorandum and Articles of Association of **FERNDALE BAPTIST CHURCH LTD**, incorporated on: 1st January 2014

Trustees: Carolann Chapman , Steven Dalley, Margaret Davidson, Kenneth Davidson, Ivor Dalley

Other Officers:

Mrs Rosemary Cole, Glyn Gould, Lee Regan, Fiona Regan, Jennifer Dalley, Yvonne Cook. **Independent Examiner:** Sally Wainwright, Et Voila Accountancy Services Limited, Isis House, Smith Road, Wednesbury West Midlands, WS10 0PB

Bankers: Natwest, Wickford (B) Branch, 63 High Street, Wickford, Essex SS12 9AH

Insurers: The Baptist Insurance Company PLC,
Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

FERNDALE BAPTIST CHURCH TRUSTEES' ANNUAL REPORT 2024

2024 was a significant year for Ferndale Baptist Church in terms of improvements made to the building and facilities. Significant money was invested in replacing the roof of the Community Hall, finishing the installation of a new kitchen, and continuing to convert the old toilets and lobby area into a new Meeting Room. This should be completed in Spring/Summer 2025. This development will enable us to have a small and welcoming space to hold Sunday School groups, as well as offer potential to host counselling sessions and small, intimate conversations.

The Church's weekly Bible Study, fortnightly Home Group, monthly Prayer Evening and monthly Worship Evening continued over the year. Sunday morning attendances continue to increase gradually. Our Minister, Steve Dalley, spoke at a number of other local Baptist Churches and also at the Christmas Assembly at a local primary school.

Our Tuesday morning "Coffee and Tots Group" continued to attract various local families. A Card making group also runs at the same time, which caters for a group of older people.

We continued to experience a growing demand for both regular and one-off hires in both the Church/Sanctuary and the Community Hall. A new monthly toddlers group began to hire the Hall, and another similar group is currently enquiring about a new monthly hire for 2025.

We have continued to support local, national and international charities through our monthly Blessing Box collections. Charities supported in 2024 included:

Evelina Children's Hospital, Practical Action, El Shadai Children's Home, Christians Against Poverty, Mission Aviation Fund, Friends and Places Together, Gold Geese, Open Doors with Brother Andrew, Angel Tree (Prison Fellowship), Ronald McDonald House, Southend Hospital Spotlight Radiotherapy Appeal

Our Minister, Steve Dalley, continues to act as a Trustee for the St. Luke's Community Association and also for The Isaiah Project.

In terms of developing and strengthening these partnerships further over the course of 2024. Steve was involved in supporting the Easter and Christmas Community Fayres at Cluny Square and hosted a special Sunday morning "Carols and Christingle Service" for residents of the Isaiah Project as well as regular Church members. This event was extremely well-attended, and we hope to have similar events during 2025.

Ferndale Baptist Church continues to provide a venue for a Distribution Centre of Southend Foodbank. This is run by a team of eight Church Members. Over the course of the year, we have continued to expand the team to cope with another significant increase in the number of people attending the Foodbank requiring food assistance.

Financial Review

Overall income for the year was £92,830 (2023 - £93,997).
Total expenditure for the year was £123,264 (2023 - £71,801),
resulting in an overall deficit of £30,434 (2023 - £22,196 surplus).

The Charity has no long term liabilities.

The financial position of the Charity, which is under on-going review by the Trustees, is considered satisfactory.

Risk Management

The Trustees have examined the potential risks which the Charity faces and confirm that measures to minimise risk have been put in place.

Responsibilities of the Trustees

The Charities Act 2011 and the Charity's constitution require the Trustees to prepare annual accounts which give a true and fair view of the state of affairs of the Charity and of its surplus or deficit for the year. In preparing such statements, the Trustees are required to:

- * Select suitable accounting policies and apply them consistently;
- * Make judgements and estimates that are reasonable and prudent;
- * Presume the Charity will continue in operation.

The Trustees are responsible for keeping proper books of account. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees and signed on their behalf by Mr Steven Dalley on 7/04/2025

Independent Examiner's Report

I report on the accounts of Ferndale Baptist Church Limited, Southend-on-Sea for the period ended 31 December 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of the Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- *to follow the procedures laid down in the general Directions given by the Charity Commission under section of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

 CMA - Et Voila Accountancy Services Limited

Statement of the Financial activities for the period ended 31st December 2024

Incoming resources	Note	General	Designated	Total 2024	Total 2023
Incoming resources from generated funds	2.1	64,529		64,529	63,176
Voluntary income					
Activities for generating funds	2.2	18,179		18,179	20,092
Incoming resources from charitable activities					
Other incoming resources	2.4	10,122		10,122	10,729
Total Incoming resources		92,830		92,830	93,997
Resources used					
Cost of generating funds					
Cost of Generating voluntary income	3.1	76,792		76,792	48,083
Charitable activities	3.2	45,967		45,967	23,128
Governance costs	3.3	505		505	590
Total resources used		123,264		123,264	71,801
Net incoming / outgoing resources before transfers		(30,434)		(30,434)	22,196
Gross transfers between funds					
Building Transfer					
Total funds brought forward		879,556		879,556	857,370
Total funds carried forward		849,122		849,122	879,566

Balance sheet as at 31st December 2024	General	Designated	Total 2024	Total 2023
Fixed assets	Note			
Tangible assets	4	751,949	751,949	754,265
Current assets				
Debtors	5	14,000	14,000	24,000
Cash at bank and in hand		83,663	83,663	101,781
Totals		97,663	97,663	125,781
Creditors				
Creditors amount falling due in one year	6	(480)	(480)	(480)
Net current assets		97,183	97,183	125,301
Total Assets		849,132	849,132	879,566
Represented by general fund		104,132	104,132	134,556
Building Transfer		745,000	745,000	745,000
Funds of the charity		849,132	849,132	879,556

Statement of Financial Activities for the period ended 31st December 2024 (Continued).

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2024.

The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

a. Ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and

b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company,

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees onand were signed on its behalf by:

Notes to the financial statements for the year ended 31st December 2024

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities Act 2011 and the Charities Statement of Recommended Practice (SORP).

Funds

General funds represent the funds of the company that are not subject to any restriction regarding their use and can be used in accordance with charitable objects at the discretion of the trustees. Funds designated for a particular purpose by the company are also unrestricted.

Incoming Resources

Collections and donations are recognised when received or earlier where advised as receivable. Income tax recoverable on gift aid donations is recognised when the donation is received. Rental income from lettings is recognised when the rental is due. Interest is accounted for when receivable.

Resources used

Expenses are recognised when incurred and are apportioned to the category to which they relate. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation.

Fixed assets

Land and buildings:

The Land and buildings were transferred from the London Baptist Property Board to the charity. As the trustees feel that the property value will not decrease no depreciation has been charged

Other fixtures, fittings and office equipment:

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owing to the company at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove un-collectable.

Pensions

The charity operates a defined contribution pension scheme arrangement. Contributions are charged in the period to which they relate. These contributions are invested separately from the charity's assets.

Taxation

The charity is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme.

The charity is exempt from corporation tax on its charitable activities.

Notes to the financial statements for the year ending 31st December 2024

2 Incoming resources

2.1 Incoming resources from generated funds -Voluntary income

	General	Designated	Total 2024	Total 2023
Collections/ Offerings	10,269		10,269	10,623
Planned Giving	13,609		13,609	16,591
Donations	13,750		13,750	2,835
Grants				500
Tithe				645
Rental Office income	6,752		6,752	6,935
Weddings and Funerals				
Coffee & Sing	655		655	803
Flower Fund	113		113	174
Blessing Box	1,796		1,796	1,344
Building Fund Cash & Donations	6,070		6,070	14,924
Gift Aid reclaimed	11,515		11,515	8,302
Totals	64,529		64,529	63,676

2.2 Incoming resources from Generated funds -Activities for generating funds

	General	Designated	Total 2024	Total 2023
Hire of Church / Hall	18,179		18,179	20,092
Totals	18,179		18,179	20,092

2.3 Incoming resources from charitable activities

2.4 Other incoming receipts

	General	Designated	Total 2024	Total 2023
Rental income -Selwyn Road	10,122		10,122	10,729
Partnership Support				
Totals	10,122		10,122	10,729

Incoming resources Grand totals	92,830		92,830	94,497
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Notes to the financial statements for the year ending 31st December 2024

3 Resources used

3.1 Cost of generating funds -cost of generating voluntary income

	General Designated	2024	2023
Pastor -Salary	31,092	31,092	29,450
Baptist pension scheme	10	10	12
Current Minister Pension Contribution	2,052	2,052	1,914
Pastor -other expenses			
Christian ministry housing costs			
Church and Hall - Light and heat	5,131	5,131	5,131
Church and Hall - Water rates	940	940	
Church and Hall - Insurance	2,624	2,624	2,558
Church and Hall - Cleaning / gardening	2,628	2,628	2,944
Church and Hall - Fabric repairs and maintenance	29,999	29,999	6,074
Church and Hall - Equipment repairs and maintenance			
Depreciation of Office Equipment	2,316	2,316	
Totals	76,792	76,792	48,083

Notes to the financial statements for the year ending 31st December 2024

3. 2 Charitable activities

	General Designated	Total 2024	Total 2023
Church -Outreach	770	770	
Blessing Box	1,526	1,526	1,815
Building Project	37,871	37,871	15,897
Flowers	200	200	18
Event Costs	2,312	2,312	2,066
Donations	250	250	180
Stationary / Photocopying / Printing	85	85	211
Service Expenses	382	382	511
Unicom	649	649	465
Subscriptions/ Licenses	642	642	826
Refreshments	11	11	17
Advertising	99	99	
Bank charges -Church			
Waste	1,170	1,170	1,122
Charitable activities total	<u>45,967</u>	<u>45,967</u>	<u>23,128</u>

3.3 Governance costs

	General Designated	Total 2024	Total 2023
Accounting services	505	505	487
Legal expenses including architects fees			103
Totals	<u>505</u>	<u>505</u>	<u>590</u>

Notes to the Financial Statements for the year ended 31st December 2024.

4 Fixed assets

	Office Equipment	Buildings	Total
	£	£	£
Cost			
At 1 January 2024:	<u>27,110</u>	<u>745,000</u>	<u>772,110</u>
Additions:			-
At 31 December 2024:	<u>27,110</u>	<u>745,000</u>	<u>772,110</u>
Depreciation			
At 1 January 2024:	<u>(17,845)</u>		<u>(17,845)</u>
Charge for year:	<u>(2,316)</u>		<u>(2,316)</u>
At 31 December 2024:	<u>(20,161)</u>	-	<u>(20,161)</u>
Net book value			
At 31 December 2024:	<u>6,949</u>	<u>745,000</u>	<u>751,949</u>
At 1 January 2024:	<u>9,265</u>	<u>745,000</u>	<u>754,265</u>

5 Debtors and Prepayments

	2024	2023
	£	£
Overpayment	-	-
S E Christian Fellowship		
Income tax (gift aid) recoverable	<u>14,000</u>	<u>24,000</u>
	<u>14,000</u>	<u>24,000</u>

6 Creditors less than one year

	2024	2023
	£	£
Accruals	<u>480</u>	<u>480</u>

Notes to the Financial Statements for the year ended 31st December 2024.

7 Related parties

No payments were made to individuals for their being Trustees.

There is no other organisation or individual who is considered to be a related party of the Church.

8 Pensions

The church pays into the pension for the minister who is a trustee, Mr Steven Dalley. This is in his capacity of a minister, not a trustee. The total pension cost for the Church is £2,052 (2023 £1,926). This is split into two amounts; namely the pension contribution for the current Minister and a historic pension debt repayment for previous Ministers, currently being paid off. This repayment is made to the Baptist Union in regard to ongoing deficiency contributions. In August 2022 contributions were reduced to £1 a month and from 31st October 2024 the liability ended

FERNDALE BAPTIST CHURCH LTD

England & Wales - Charity number 1156596

Accounts

FERNDALE BAPTIST CHURCH LTD
REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDING
31st DECEMBER 2023

Ferndale Baptist Church Limited
A Company Limited by Guarantee

Charity Number: 1156596
Company Number: 08858945



Index to the Report and Financial Statements

Reference and Administrative Details	3
Trustees' Annual Report	4
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	10

Reference and Administrative Details

Charity: Ferndale Baptist Church Ltd.

Registered Office: North Avenue, Southend-on-Sea, SS2 4ET.

Charity Number: 1156596

Company Number: 08858945

Governing Document: The Charity is governed by the Memorandum and Articles of Association of

FERNDALE BAPTIST CHURCH LTD, incorporated on: 1st January 2014

Trustees: Carolann Chapman, Steven Dalley, Margaret Davidson, Kenneth Davidson, Ivor Dalley

Other Officers:

Mrs Rosemary Cole, Glyn Gould, Lee Regan, Fiona Regan, Jennifer Dalley. **Independent Examiner:** Sally Wainwright, Et Voila Accountancy Services Limited, Isis House, Smith Road, Wednesbury, West Midlands, WS10 0PB

Bankers: Natwest, 250 Bishopsgate, London, EC2M 4AA

Insurers: The Baptist Insurance Company PLC;
Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

Trustees' Annual Report for the period ended 31st December 2023

The Church's weekly Bible Study, fortnightly Home Group and monthly Prayer Evening continued over the year. We also introduced a new monthly Worship Evening held at the Church, which has been a big success. Several of our Deacons, along with the Minister, completed a Leadership Development Course being held at another local church. Several Trustees and one Deacon attended Safeguarding Training. We will continue to further develop this training over the coming year. Sunday morning attendances continue to increase gradually. The installation of two new large HD TV screens in the Sanctuary have been well received and have enabled us to increase our seating capacity.

Due to the increasing demands/requirements of our congregation, we asked the Brethren In Christ Congregation to vacate the premises and find a new home for their Sunday afternoon service. This has allowed us to have exclusive use of our premises on Sundays.

We continued to host a variety of regular and one-off hires in both the Church/Sanctuary and the Community Hall.

We have a new Tuesday evening dance group hiring the Sanctuary on a weekly basis.

Progress continued on the redevelopment of the kitchen, and the conversion of the adjacent area into a small meeting room. New flooring has been laid in both the kitchen area and the adjacent lobby. The new kitchen is due to be installed in February 2024.

We have continued to support local, national and international charities through our monthly Blessing Box collections.

Charities supported in 2023 included:

Southend Talking Newspaper, RNLI, DEC Turkey-Syria Earthquake Appeal, Southend Hospital Spotlight Radiotherapy Appeal, Dementia UK, Gold Geese, Welcome to the UK, Mission Aviation Fellowship, Motor Neurone Disease Association, Angel Tree (Prison Fellowship), Open Doors with Brother Andrew, Havens Hospices

Our Minister, Steve Dalley, continues to act as a Trustee for the St. Luke's Community Association and also for The Isaiah Project. The Isaiah Project has successfully moved its staff into an office unit adjacent to the Church, which they rent from us. The Isaiah Project provides housing for vulnerable people, supports the general public in areas such as money advice, debt counselling and budgeting, drug and alcohol abuse, benefit claiming and housing. It also trades charitably via furniture shops, providing opportunities for beneficiaries of the Project to volunteer, gain experience and even to be employed. Throughout 2023 the Isaiah Project has hosted two weekly "Open House" groups in the Community Hall and also held their Christmas Party, for all residents, in the Sanctuary. We look forward to developing and strengthening this partnership further over the course of 2024.

Ferndale Baptist Church continues to provide a venue for a Distribution Centre of Southend Foodbank. This is run by a team of seven Church Members. Over the course of the year we have expanded the team to cope with a significant increase in the number of people attending the Foodbank requiring food assistance. We also invested in new storage units to create additional space for storing food.

Financial Review

Overall income for the year was £93,997 (2022 - £96,807).
Total expenditure for the year was £71,801 (2022 - £62,250),
resulting in an overall surplus of £22,196(2022 - £34,457 surplus).

The Charity has no long term liabilities.

The financial position of the Charity, which is under on-going review by the Trustees, is considered satisfactory.

Risk Management

The Trustees have examined the potential risks which the Charity faces and confirm that measures to minimise risk have been put in place.

Responsibilities of the Trustees

The Charities Act 2011 and the Charity's constitution require the Trustees to prepare annual accounts which give a true and fair view of the state of affairs of the Charity and of its surplus or deficit for the year. In preparing such statements, the Trustees are required to:

- * Select suitable accounting policies and apply them consistently;
- * Make judgements and estimates that are reasonable and prudent;
- * Presume the Charity will continue in operation.

The Trustees are responsible for keeping proper books of account. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees and signed on their behalf by Mr Steven Dalley on 17/04/2024

Steven Dalley

STEVEN DALLEY

TRUSTEE

Independent Examiner's Report

I report on the accounts of Ferndale Baptist Church Limited, Southend-on-Sea for the period ended 31 December 2023, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of the Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- *to follow the procedures laid down in the general Directions given by the Charity Commission under section of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Miss Sally J Wainwright ACMA - Et Voila Accountancy Services Limited

Statement of the Financial activities for the period ended 31st December 2023

	Note	General	Designated	Total 2023	Total 2022
Incoming resources					
Incoming resources from generated funds	2.1	63,176		63,176	70,391
Voluntary income					
Activities for generating funds	2.2	20,092		20,092	17,155
Incoming resources from charitable activities					
Other incoming resources	2.4	10,729		10,729	9,261
Total Incoming resources		93,997		93,997	96,807
Resources used					
Cost of generating funds					
Cost of Generating voluntary income	3.1	48,083		48,083	55,080
Charitable activities	3.2	23,128		23,128	6,689
Governance costs	3.3	590		590	481
Total resources used		71,801		71,801	62,250
Net incoming / outgoing resources before transfers		22,196		22,196	34,557
Gross transfers between funds					
Building Transfer					
Total funds brought forward		857,370		857,370	822,813
Total funds carried forward		879,566		879,566	857,370

Balance sheet as at 31st December 2023		General	Designated	Total 2023	Total 2022
Fixed assets	Note				
Tangible assets	4	<u>754,265</u>		<u>754,265</u>	<u>754,265</u>
Current assets					
Debtors	5	24,000		24,000	26,000
Cash at bank and in hand		<u>101,781</u>		<u>101,781</u>	<u>77,482</u>
Totals		<u>125,781</u>		<u>125,781</u>	<u>103,482</u>
Creditors					
Creditors amount falling due in one year	6	(480)		(480)	(377)
Net current assets		125,301		125,301	103,105
Total Assets		<u>879,566</u>		<u>879,566</u>	<u>857,370</u>
Represented by general fund		134,566		134,566	112,370
Building Transfer		745,000		745,000	745,000
Funds of the charity		<u>879,566</u>		<u>879,566</u>	<u>857,370</u>

Statement of Financial Activities for the period ended 31st December 2023 (Continued).

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2023.

The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

a. Ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and

b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company,

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on19/04/24.....and were signed on its behalf by:

<i>Steven Dalley</i>	STEVEN DALLEY	TRUSTEE
<i>Margaret Davidson</i>	MARGARET DAVIDSON	TRUSTEE

Notes to the financial statements for the year ended 31st December 2023

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities Act 2011 and the Charities Statement of Recommended Practice (SORP).

Funds

General funds represent the funds of the company that are not subject to any restriction regarding their use and can be used in accordance with charitable objects at the discretion of the trustees. Funds designated for a particular purpose by the company are also unrestricted.

Incoming Resources

Collections and donations are recognised when received or earlier where advised as receivable. Income tax recoverable on gift aid donations is recognised when the donation is received. Rental income from lettings is recognised when the rental is due. Interest is accounted for when receivable.

Resources used

Expenses are recognised when incurred and are apportioned to the category to which they relate. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation.

Fixed assets

Land and buildings:

The Land and buildings were transferred from the London Baptist Property Board to the charity. As the trustees feel that the property value will not decrease no depreciation has been charged

Other fixtures, fittings and office equipment:

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owing to the company at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove un-collectable.

Pensions

The charity operates a defined contribution pension scheme arrangement. Contributions are charged in the period to which they relate. These contributions are invested separately from the charity's assets.

Taxation

The charity is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme.

The charity is exempt from corporation tax on its charitable activities.

Notes to the financial statements for the year ending 31st December 2023

2 Incoming resources

2.1 Incoming resources from generated funds -Voluntary income

	General	Designated	Total 2023	Total 2022
Collections/ Offerings	10,623		10,623	11,233
Donations	2,835		2,835	1,660
Grants			500	119
Tithe	17,236		17,236	15,121
Rental Office income	6,935		6,935	
Weddings and Funerals				
Coffee & Sing	803		803	1,183
Flower Fund	174		174	115
Blessing Box	1,344		1,344	1,710
Building Fund Cash & Donations	14,924		14,924	31,250
Gift Aid reclaimed	8,302		8,302	8,000
Totals	63,176		63,676	70,391

2.2 Incoming resources from Generated funds -Activities for generating funds

	General	Designated	Total 2023	Total 2022
Hire of Church	2,690		2,690	3,475
Hire of halls	17,402		17,402	13,680
Totals	20,092		20,092	17,155

2.3 Incoming resources from charitable activities

2.4 Other incoming receipts

	General	Designated	Total 2023	Total 2022
Rental income -Selwyn Road	10,729		10,729	9,261
Partnership Support				
Night Shelter				
Totals	10,729		10,729	9,261

Incoming resources Grand totals	93,997		94,497	96,807
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Notes to the financial statements for the year ending 31st December 2023

3 Resources used

3.1 Cost of generating funds -cost of generating voluntary income

	General Designated	2023	2022
Pastor -Salary	29,450	29,450	27,777
Baptist pension scheme			
Current Baptist Pension Scheme	12	12	2,193
Current Minister Pension Contribution	1,914	1,914	1,774
Pastor -other expenses			195
Christian ministry housing costs			
Church and Hall - Light and heat	5,131	5,131	3,362
Church and Hall - Water rates			64
Church and Hall - Insurance	2,558	2,558	2,407
Church and Hall - Cleaning / gardening	2,944	2,944	1,784
Church and Hall - Fabric repairs and maintenance	6,074	6,074	1,474
Church and Hall - Equipment repairs and maintenance			10,962
Depreciation of Office Equipment			3,088
Totals	48,083	48,083	55,080

Notes to the financial statements for the year ending 31st December 2023

3. 2 Charitable activities

	General Designated	Total 2023	Total 2022
Church -Outreach			50
Building Project	15,897	15,897	
Flower	18	18	
Event Costs	2,066	2,066	1,923
Donations	1,995	1,995	2,250
Stationary / Photocopying / Printing	211	211	112
Service Expenses	511	511	225
Unicom	465	465	631
Subscriptions/ Licenses	826	826	407
Refreshments	17	17	
Advertising			98
Bank charges -Church			58
Waste	1,122	1,122	935
Charitable activities total	<u>23,128</u>	<u>23,128</u>	<u>6,689</u>

3.3 Governance costs

	General Designated	Total 2023	Total 2022
Accounting services	487	487	481
Legal expenses including architects fees	103	103	
Totals	<u>590</u>	<u>590</u>	<u>481</u>

Notes to the Financial Statements for the year ended 31st December 2023.

4 Fixed assets

	Office Equipment £	Buildings £	Total £
Cost			
At 1 January 2023:	27,110	745,000	772,110
Additions:	<u> </u>	<u> </u>	<u> </u>
At 31 December 2023:	27,110	745,000	772,110
Depreciation			
At 1 January 2023:	(17,845)	<u> </u>	(17,845)
Charge for year:	<u> </u>	<u> </u>	<u> </u>
At 31 December 2023:	(17,845)	-	(17,845)
Net book value			
At 31 December 2023:	9,265	745,000	754,265
At 1 January 2023:	9,265	745,000	754,265

5 Debtors and Prepayments

	2023	2022
	£	£
Overpayment	-	-
S E Christian Fellowship		
Income tax (gift aid) recoverable	24,000	26,000
	<u>24,000</u>	<u>26,000</u>

6 Creditors less than one year

	2023	2022
	£	£
Accruals	<u>480</u>	<u>377</u>

Notes to the Financial Statements for the year ended 31st December 2023.

7 Related parties

No payments were made to individuals for their being Trustees.

There is no other organisation or individual who is considered to be a related party of the Church.

8 Pensions

The church pays into the pension for the minister who is a trustee, Mr Steven Dalley. This is in his capacity of a minister, not a trustee. The total pension cost for the Church is £1,926 (2022 £3,967). This is split into two amounts; namely the pension contribution for the current Minister and a historic pension debt repayment for previous Ministers, currently being paid off. This repayment is made to the Baptist Union in regard to ongoing deficiency contributions. In August 2022 contributions were reduced to £1 a month and is currently at the same amount, however this could be subject to change

FERNDALE BAPTIST CHURCH LTD

England & Wales - Charity number 1156596

Accounts

FERNDALE BAPTIST CHURCH LTD
REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDING
31st DECEMBER 2022

Ferndale Baptist Church Limited
A Company Limited by
Guarantee

Charity Number: 1156596
Company Number:
08858945

Index to the Report and Financial Statements

Reference and Administrative Details	3
Trustees' Report	4
Financial Review	5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	10

Reference and Administrative Details

Charity: Ferndale Baptist Church Ltd.

Registered Office: North Avenue, Southend-on-Sea, SS2 4ET.

Charity Number: 1156596

Company Number: 08858945

Governing Document:

The Charity is governed by the Memorandum and Articles of Association of **FERNDALE BAPTIST CHURCH LTD**, incorporated on: 1st January 2014

Trustees:

Carolann Chapman , Steven Dalley, Margaret Davidson, Kenneth Davidson

Other Officers:

Rosemary Cole, Glyn Gould, Lee Regan, Fiona Regan, Jennifer Dalley.

Independent Examiner:

Sally Wainwright, Et Voila Accountancy Services Limited, Isis House, Smith Road, Wednesbury, West Midlands, WS10 0PB

Bankers:

NatWest Bank, Wickford (B) Branch, 63 High Street, Wickford, Essex SS12 9AH

Insurers:

The Baptist Insurance Company PLC,
Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

TRUSTEES' REPORT 2022

Review of Developments, Activities and Achievements

With an end to Lockdown conditions from December 2021 onwards, we were able to host further new hires and activities in the Church and Community Hall. The Brethren In Christ congregation returned to meeting in person, and we experienced a surge in demand for hiring the Community Hall for children's birthday parties on Saturday afternoons.

The "Young and Old Sing Together", which we renamed "Coffee and Sing", grew in terms of attendances over the course of the year. The Tuesday morning Card-making group also returned to in-person meeting, running at the same time as "Coffee and Sing" but in the Church/Sanctuary area.

The Church's weekly Bible Study and monthly Prayer Evening continued over the year. We also formed a new Home Group meeting at the house of one of the Deacons and this has become a weekly activity. Several of the new Deacons, along with the Minister, continued to attend a Leadership Development Course being held at another local church.

New hires of the Community Hall included:

- A Pilates group meeting on a Monday morning on a weekly basis
- The Hall being used as a venue for Covid vaccinations.

Progress continued on the stripping & refitting of the kitchen, and the conversion of the old toilets into a new meeting area. Work on this project was slow but we hope things will quickly improve and good progress will be made during 2023. We received some generous and significant donations for the Building Fund. We also successfully managed to switch to a new bank account, meaning that it would be easier to segregate and designate dedicated funds.

We have continued to support local, national and international charities through our monthly Blessing Box collections. Charities supported in 2022 included: The Ukraine Relief Fund, Christians Against Poverty, Dementia UK, The Evelina Children's Hospital, Open Doors, Prison Fellowship, Haemophilia Society, Parkinson's UK, Havens Hospices, Motor Neurone Disease Assoc and OM (Operation Mobilisation).

Our Minister, Steve Dalley, continues to act as a Trustee for the St. Luke's Community Association. Steve also became a Trustee for The Isaiah Project during 2022. We are planning that The Isaiah Project will move an office base and staff into the Church's existing office at the beginning of 2023.

Ferndale Baptist Church continues to provide a venue for a Distribution Centre of Southend Foodbank. This is run by a team of five Church Members. Over the course of the year, we witnessed a significant increase in the number of people attending the Foodbank requiring food assistance.

Improvements to the building included the installation of a new sound system and hearing loop in the Church/Sanctuary.

Financial Review

Overall income for the year was £88,807 (2021 - £78,279).
Total expenditure for the year was £62,225 (2021 - £53,767),
resulting in an overall surplus of £26,582 (2021 - £24,512 surplus).

The Charity has no long term liabilities.

The financial position of the Charity, which is under on-going review by the Trustees, is considered satisfactory.

Risk Management

The Trustees have examined the potential risks which the Charity faces and confirm that measures to minimise risk have been put in place.

Responsibilities of the Trustees

The Charities Act 2011 and the Charity's constitution require the Trustees to prepare annual accounts which give a true and fair view of the state of affairs of the Charity and of its surplus or deficit for the year. In preparing such statements, the Trustees are required to:

- * Select suitable accounting policies and apply them consistently;
- * Make judgements and estimates that are reasonable and prudent;
- * Presume the Charity will continue in operation.

The Trustees are responsible for keeping proper books of account. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees and signed on their behalf by Mr Steven Dalley on 13/9/2023

Independent Examiner's Report

I report on the accounts of Ferndale Baptist Church Limited, Southend-on-Sea for the period ended 31 December 2022, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of the Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- *to follow the procedures laid down in the general Directions given by the Charity Commission under section of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.


Independent examiners statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Miss Sally J Wainwright ACMA - Et Voila Accountancy Services Limited

Statement of the Financial activities for the period ended 31st December 2022

Incoming resources	Note	General	Designated	Total 2022	Total 2021
Incoming resources from generated funds	2.1	70,391		70,391	57,353
Voluntary income					
Activities for generating funds	2.2	17,155		17,155	8,372
Incoming resources from charitable activities					
Other incoming resources	2.4	9,261		9,261	12,554
Total Incoming resources		96,807		96,807	78,279
Resources used					
Cost of generating funds					
Cost of Generating voluntary income	3.1	55,080		55,080	46,895
Charitable activities	3.2	6,689		6,689	4,226
Governance costs	3.3	481		481	2,646
Total resources used		62,250		62,250	53,767
Net incoming / outgoing resources before transfers		34,557		34,557	24,512
Gross transfers between funds					
Building Transfer					
Total funds brought forward		822,813		822,813	798,301
Total funds carried forward		857,370		857,370	822,813

Balance sheet as at 31st December 2022		General	Designate d	Total 2022	Total 2021
Fixed assets	Note				
Tangible assets	4	754,265		754,265	754,597
Current assets					
Debtors	5	26,000		26,000	18,000
Cash at bank and in hand		77,482		77,482	50,568
Totals		103,482		103,482	68,568
Creditors					
Creditors amount falling due in one year	6	(377)		(377)	(352)
Net current assets		103,105		103,105	68,216
Total Assets		857,370		857,370	822,813
Represented by general fund		112,370		112,370	77,813
Building Transfer		745,000		745,000	745,000
Funds of the charity		857,370		857,370	822,813

Statement of Financial Activities for the period ended 31st December 2022 (Continued).

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2022.

The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- a. Ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
- b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company,

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 13th September 2023 and were signed on its behalf by Steven Dalley.

Notes to the financial statements for the year ended 31st December 2022

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities Act 2011 and the Charities Statement of Recommended Practice (SORP).

Funds

General funds represent the funds of the company that are not subject to any restriction regarding their use and can be used in accordance with charitable objects at the discretion of the trustees. Funds designated for a particular purpose by the company are also unrestricted.

Incoming Resources

Collections and donations are recognised when received or earlier where advised as receivable. Income tax recoverable on gift aid donations is recognised when the donation is received. Rental income from lettings is recognised when the rental is due. Interest is accounted for when receivable.

Resources used

Expenses are recognised when incurred and are apportioned to the category to which they relate. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation.

Fixed assets

Land and buildings:

The Land and buildings were transferred from the London Baptist Property Board to the charity. As the trustees feel that the property value will not decrease no depreciation has been charged

Other fixtures, fittings and office equipment:

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owing to the company at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove un-collectable.

Pensions

The charity operates a defined contribution pension scheme arrangement. Contributions are charged in the period to which they relate. These contributions are invested separately from the charity's assets.

Taxation

The charity is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme.

The charity is exempt from corporation tax on its charitable activities.

Notes to the financial statements for the year ending 31st December 2022

2 Incoming resources

2.1 Incoming resources from generated funds -Voluntary income

	General	Designated	Total 2022	Total 2021
Collections/ Offerings	11,233		11,233	9,347
One off Gift				
Donations	1,660		1,660	3,606
Grants	119		500	500
Tithe	15,121		15,121	17,238
Weddings and Funerals				619
Coffee & Sing	1,183		1,183	
Flower Fund	115		115	
Blessing Box	1,710		1,710	1,293
Building Fund Cash & Donations	31,250		31,250	18,450
Gift Aid reclaimed	8,000		8,000	6,300
Totals	70,391		70,772	57,353

2.2 Incoming resources from Generated funds -Activities for generating funds

	General	Designated	Total 2022	Total 2021
Hire of Church	3,475		3,475	645
Hire of halls	13,680		13,680	7,727
Totals	17,155		17,155	8,372

2.3 Incoming resources from charitable activities

2.4 Other incoming receipts

	General	Designated	Total 2022	Total 2021
Rental income -Selwyn Road	9,261		9,261	8,854
Partnership Support				3,700
Night Shelter				
Totals	9,261		9,261	12,554

Incoming resources Grand totals	96,807		97,188	78,279
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Notes to the financial statements for the year ending 31st December 2022

3 Resources used

3.1 Cost of generating funds -cost of generating voluntary income

	General	Designated	2022	2021
Pastor -Salary	27,777		27,777	26,153
Baptist pension scheme				
Current Baptist Pension Scheme	2,193		2,193	3,695
Current Minister Pension Contribution	1,774		1,774	1,638
Pastor -Training and retreats				
Pastor -other expenses	195		195	80
Christian ministry housing costs				
Church and Hall - Light and heat	3,362		3,362	2,903
Church and Hall - Water rates	64		64	634
Church and Hall - Insurance	2,407		2,407	2,291
Church and Hall - Cleaning / gardening	1,784		1,784	1,954
Church and Hall - Fabric repairs and maintenance	1,474		1,474	3,150
Church and Hall - Equipment repairs and maintenance	10,962		10,962	365
Church and Hall -Service expenses				
Depreciation of Office Equipment	3,088		3,088	4,032
Selwyn Rd -Letting fees				
Selwyn Rd -Council tax				
Selwyn Rd -Repairs and maintenance				
Totals	55,080		55,080	46,895

Notes to the financial statements for the year ending 31st December 2022

3. 2 Charitable activities

	General	Designated	Total 2022	Total 2021
Church -Outreach	50		50	384
Blessing Box	2,250		2,250	1,018
Training Projects				950
Event Costs	1,923		1,923	
Stationary / Photocopying / Printing	112		112	80
Service Expenses	225		225	
Unicom	631		631	598
Subscriptions/ Licenses	407		407	319
Advertising	98		98	120
Bank charges -Church	58		58	10
Waste	935		935	747
Charitable activities total	6,689		6,689	4,226

3.3 Governance costs

	General	Designated	Total 2022	Total 2021
Accounting services	481		481	481
Legal expenses including architects' fees				2,165
Totals	481		481	2,646

Notes to the Financial Statements for the year ended 31st December 2022.

4 Fixed assets

	Office Equipment £	Buildings £	Total £
Cost			
At 1 January 2022:	24,354	745,000	769,354
Additions:	2,756		2,756
At 31 December 2022:	27,110	745,000	772,110
Depreciation			
At 1 January 2022:	(14,757)		(14,757)
Charge for year:	(3,088)		(3,088)
At 31 December 2022:	(17,845)	-	(17,845)
Net book value			
At 31 December 2022:	9,265	745,000	754,265
At 1 January 2022:	9,597	745,000	754,597

5 Debtors and Prepayments

	2022 £	2021 £
Overpayment S E Christian Fellowship Income tax (gift aid) recoverable	-	-
	26,000	18,000
	<u>26,000</u>	<u>18,000</u>

6 Creditors less than one year

	2022 £	2021 £
Accruals	<u>377</u>	<u>352</u>

Notes to the Financial Statements for the year ended 31st December 2022.

7 Related parties

No payments were made to individuals for their being Trustees.

There is no other organisation or individual who is considered to be a related party of the Church.

8 Pensions

The church pays into the pension for the minister who is a trustee, Mr Steven Dalley. This is in his capacity of a minister, not a trustee. The total pension cost for the Church is £1,774 (2021 £1,638). This is split into two amounts; namely the pension contribution for the current Minister and a historic pension debt repayment for previous Ministers, currently being paid off for the next 8 years at an average cost of £182.78 (2022), £307.95 (2021) per month. This repayment is made to the Baptist Union in regard to ongoing deficiency contributions. In August 2022 contributions were reduced to £1 a month and is currently at the same amount, however this could be subject to change

FERNDALE BAPTIST CHURCH LTD

England & Wales - Charity number 1156596

Accounts

FERNDALE BAPTIST CHURCH LTD
REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDING
31st DECEMBER 2021

Ferndale Baptist Church Limited
A Company Limited by Guarantee

Charity Number: 1156596
Company Number: 08858945

Index to the Report and Financial Statements

Reference and Administrative Details	3
Trustees' Annual Report	4
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	10

Reference and Administrative Details

Charity: Ferndale Baptist Church Ltd.

Registered Office: North Avenue, Southend-on-Sea, SS2 4ET.

Charity Number: 1156596

Company Number: 08858945

Governing Document: The Charity is governed by the Memorandum and Articles of Association of **FERNDALE BAPTIST CHURCH LTD**, incorporated on: 1st January 2014

Trustees:

Rev Prof Stephen Dray, Mrs Maureen Baker, Steven Dalley, Margaret Davidson, Michael Hartwell

Other Officers:

Mrs Carolann Chapman, Mr. Robert Dalgarno, Mr. Kenneth Davidson, Mr. Gordon Pinner, Mrs Rosemary Cole.

Independent Examiner: Sally Wainwright, Et Voila Accountancy Services Limited, Isis House, Smith Road, Wednesbury, West Midlands, WS10 0PB

Bankers: HSBC Bank, 33, Town Square, Basildon, Essex, SS14 1BA

Insurers: The Baptist Insurance Company PLC,
Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

Trustees' Annual Report for the period ended 31st December 2021

The Trustees present their report and financial statements of the Charity for the year ended 31st December 2021
The financial statements have been prepared in accordance with and comply with applicable law.

Governing Document:

The Charity is governed by the Memorandum and Articles of Association of **FERNDALE BAPTIST CHURCH LTD**,
incorporated on: 1st January 2014

Objectives and Activities for Public Benefit:

The objects of the Charitable Company are the advancement of the Christian faith according to Baptist principles and the Charitable Company may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The trustees confirm that they have complied with their duty under Section 4 of the Charities Act 2011 having due regard to the guidance published by the Charity Commission including public benefit guidance.

Review of Developments, Activities and Achievements

Activities at the Church and Community Hall continued to be impacted by Covid restrictions for much of the year. We continued to keep our Sunday services open and "in person" as much as possible throughout 2021. Attendances were good in terms of Church Members wanting to meet together and not delaying their returns to in-person services post-Lockdown.

The Friday Bible Study Group resumed meeting together in person in May and our Sunday evening prayer meetings resumed in September.

lonely or isolated, particularly after these Lockdowns. We called this activity, "Young and Old Sing Together" as it included a short time of singing. The group started slowly, but was beginning to gain momentum by the end of the year.

New hires of the Community Hall included:

- A sensory session for young children
- A card making group for older folk
- Our monthly "Little City - Southend" hire for pre-school children continued to be very successful
- We hosted a Council-led series of sessions for children and their parents/carers, under A Better Start Southend project's "Henry" Programme.

A small amount of progress was made on the clearing of the kitchen and old toilets for the upcoming Building Project. All gas pipes and the old gas boiler were removed from the building, and the kitchen sink was connected to the new electric boiler over the new toilets. We continue to work with a builder and our architect to clarify details and costs of the upcoming work, which we hope will begin soon.

We have continued to support local, national and international charities through our monthly Blessing Box collections. Charities supported in 2021 included: Open Doors, Practical Action, Havens Hospices Southend, Amnesty International, Gold Geese, Cystic Fibrosis Trust, Water Aid, Christian Aid, Asia Link, Prison Fellowship and National Brain Appeal.

Our Minister, Steve Dalley, continues to act as a Trustee for the St. Luke's Community Association. Steve stepped down as a Trustee of the Southend Foodbank during the year, to release time and energy for other activities. Ferndale continues to provide a venue for a Distribution Centre of Southend Foodbank. This is run by a team of five Church Members.

Financial Review

Overall income for the year was £78,279 (2020 - £85,022).
Total expenditure for the year was £53,767 (2020 - £73,505),
resulting in an overall surplus of £24,512 (2020 - £11,517 surplus).

The Charity has no long term liabilities.

The financial position of the Charity, which is under on-going review by the Trustees, is considered satisfactory.

Risk Management

The Trustees have examined the potential risks which the Charity faces and confirm that measures to minimise risk have been put in place.

Responsibilities of the Trustees

The Charities Act 2011 and the Charity's constitution require the Trustees to prepare annual accounts which give a true and fair view of the state of affairs of the Charity and of its surplus or deficit for the year. In preparing such statements, the Trustees are required to:

- * Select suitable accounting policies and apply them consistently;
- * Make judgements and estimates that are reasonable and prudent;
- * Presume the Charity will continue in operation.

The Trustees are responsible for keeping proper books of account. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees and signed on their behalf by Mr Steven Dalley on 15/08/2022

Independent Examiner's Report

I report on the accounts of Ferndale Baptist Church Limited, Southend-on-Sea for the period ended 31 December 2021, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of the Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- *to follow the procedures laid down in the general Directions given by the Charity Commission under section of the 2011 Act; and
- to state whether particular matters have come to my attention.


Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Miss Sally J Wainwright ACMA - Et Voila Accountancy Services Limited

Statement of the Financial activities for the period ended 31st December 2021

Incoming resources	Note	General	Designated	Total 2021	Total 2020
Incoming resources from generated funds	2.1	57,353		57,353	69,056
Voluntary income					
Activities for generating funds	2.2	8,372		8,372	7,708
Incoming resources from charitable activities					
Other incoming resources	2.4	12,554		12,554	13,058
Total Incoming resources		78,279		78,279	89,822
Resources used					
Cost of generating funds					
Cost of Generating voluntary income	3.1	46,895		46,895	69,744
Charitable activities	3.2	4,226		4,226	3,922
Governance costs	3.3	2,646		2,646	4,639
Total resources used		53,767		53,767	78,305
Net incoming / outgoing resources before transfers		24,512		24,512	11,517
Gross transfers between funds					
Building Transfer					
Total funds brought forward		798,301		776,458	786,784
Total funds carried forward		822,813		800,970	798,301

Balance sheet as at 31st December 2021		General	Designated	Total 2021	Total 2020
Fixed assets	Note				
Tangible assets	4	754,597		754,597	758,629
Current assets					
Debtors	5	18,000		18,000	11,700
Cash at bank and in hand		50,568		50,568	28,569
Totals		<u>68,568</u>		<u>68,568</u>	<u>40,269</u>
Creditors					
Creditors amount falling due in one year	6	(352)		(352)	(597)
Net current assets		68,216		68,216	39,672
Total Assets		<u>822,813</u>		<u>822,813</u>	<u>798,301</u>
Represented by general fund		77,813		77,813	53,301
Building Transfer		745,000		745,000	745,000
Funds of the charity		<u>822,813</u>		<u>822,813</u>	<u>798,301</u>

Statement of Financial Activities for the period ended 31st December 2021 (Continued).

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2021.

The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- a. Ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and
- b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company,

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees onand were signed on its behalf by:

Notes to the financial statements for the year ended 31st December 2021

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities Act 2011 and the Charities Statement of Recommended Practice (SORP).

Funds

General funds represent the funds of the company that are not subject to any restriction regarding their use and can be used in accordance with charitable objects at the discretion of the trustees. Funds designated for a particular purpose by the company are also unrestricted.

Incoming Resources

Collections and donations are recognised when received or earlier where advised as receivable. Income tax recoverable on gift aid donations is recognised when the donation is received. Rental income from lettings is recognised when the rental is due. Interest is accounted for when receivable.

Resources used

Expenses are recognised when incurred and are apportioned to the category to which they relate. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation.

Fixed assets

Land and buildings:

The Land and buildings were transferred from the London Baptist Property Board to the charity. As the trustees feel that the property value will not decrease no depreciation has been charged

Other fixtures, fittings and office equipment:

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owing to the company at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove un-collectable.

Pensions

The charity operates a defined contribution pension scheme arrangement. Contributions are charged in the period to which they relate. These contributions are invested separately from the charity's assets.

Taxation

The charity is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme. The charity is exempt from corporation tax on its charitable activities.

Notes to the financial statements for the year ending 31st December 2021

2 Incoming resources

2.1 Incoming resources from generated funds -Voluntary income

	General	Designated	Total 2021	Total 2020
Collections	578		578	26,024
Planned giving	1,200		1,200	1,200
One off Gift				28,205
Donations	3,606		3,606	997
Grants	500			
Tithe	16,038		16,038	
Offering	8,769		8,769	
Weddings and Funerals	619		619	
Blessing Box	1,293		1,293	
Building Fund Cash & Donations	18,450		18,450	
Gift Aid reclaimed	6,300		6,300	12,630
Totals	57,353		56,853	69,056

2.2 Incoming resources from Generated funds -Activities for generating funds

	General	Designated	Total 2021	Total 2020
Hire of Church	645		645	1,912
Hire of halls	7,727		7,727	5,796
Totals	8,372		8,372	7,708

2.3 Incoming resources from charitable activities

2.4 Other incoming receipts

	General	Designated	Total 2021	Total 2020
Rental income -Selwyn Road	8,854		8,854	8,258
Partnership Support	3,700		3,700	4,800
Night Shelter				
Totals	12,554		12,554	13,058

Incoming resources Grand totals	78,279		77,779	89,822
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Notes to the financial statements for the year ending 31st December 2021

3 Resources used

3.1 Cost of generating funds -cost of generating voluntary income

	General	Designated	2021	2020
Pastor -Salary	26,153		26,153	25,367
Baptist pension scheme				
Current Baptist Pension Scheme	3,695		3,695	2,724
Current Minister Pension Contribution	1,638		1,638	1,575
Pastor -Training and retreats				
Pastor -other expenses	80		80	19
Christian ministry housing costs				
Church and Hall - Light and heat	2,903		2,903	1,967
Church and Hall - Water rates	634		634	1,192
Church and Hall - Insurance	2,291		2,291	2,308
Church and Hall - Cleaning / gardening	1,954		1,954	1,907
Church and Hall - Fabric repairs and maintenance	3,150		3,150	28,142
Church and Hall - Equipment repairs and maintenance	365		365	
Church and Hall -Service expenses				
Depreciation of Office Equipment	4,032		4,032	4,543
Selwyn Rd -Letting fees				
Selwyn Rd -Council tax				
Selwyn Rd -Repairs and maintenance				
Totals	46,895		46,895	69,744

Notes to the financial statements for the year ending 31st December 2021

3. 2 Charitable activities

	General	Designated	Total 2021	Total 2020
Church -Outreach	384		384	861
Blessing Box	1,018		1,018	
Training Projects	950		950	
Telephone/ Broadband	598		598	846
Stationary / Photocopying / Printing	80		80	173
Photocopier leasing costs				924
Subscriptions	284		284	275
Advertising	120		120	843
Bank charges -Church	10		10	
Licenses	35		35	
Waste	747		747	
Charitable activities total	<u>4,226</u>		<u>4,226</u>	<u>3,922</u>

3.3 Governance costs

	General	Designated	Total 2021	Total 2020
Accounting services	481		481	456
Legal expenses including architects fees	2,165		2,165	4,183
Totals	<u>2,646</u>		<u>2,646</u>	<u>4,639</u>

Notes to the Financial Statements for the year ended 31st December 2021.

4 Fixed assets

	Office Equipment £	Buildings £	Total £
Cost			
At 1 January 2021:	<u>24,354</u>	<u>745,000</u>	<u>769,354</u>
Additions:			-
At 31 December 2021:	<u>24,354</u>	<u>745,000</u>	<u>769,354</u>
Depreciation			
At 1 January 2021:	<u>(10,725)</u>		<u>(10,725)</u>
Charge for year:	<u>(4,032)</u>		<u>(4,032)</u>
At 31 December 2021:	<u>(14,757)</u>	<u>-</u>	<u>(14,757)</u>
Net book value			
At 31 December 2021:	<u>9,597</u>	<u>745,000</u>	<u>754,597</u>
At 1 January 2021:	<u>13,629</u>	<u>745,000</u>	<u>758,629</u>

5 Debtors and Prepayments

	2021 £	2020 £
Overpayment	-	-
S E Christian Fellowship		
Income tax (gift aid) recoverable	<u>18,000</u>	<u>11,700</u>
	<u>18,000</u>	<u>11,700</u>

6 Creditors less than one year

	2021 £	2020 £
Accruals	<u>352</u>	<u>597</u>

Notes to the Financial Statements for the year ended 31st December 2021.

7 Related parties

No payments were made to individuals for their being Trustees.

There is no other organisation or individual who is considered to be a related party of the Church.

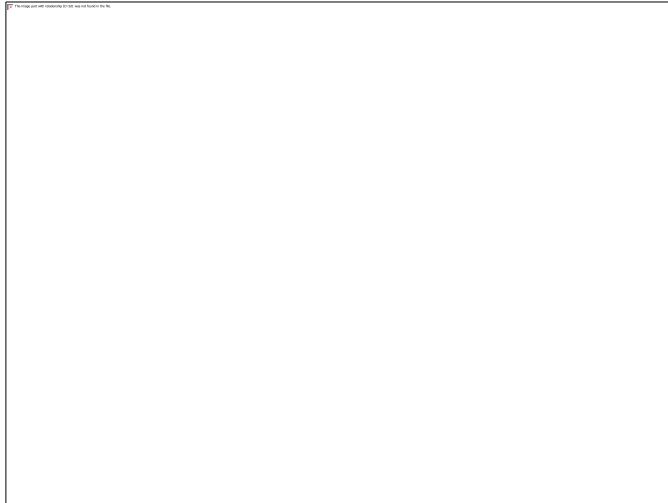
8 Pensions

The church pays into the pension for the minister who is a trustee, Mr Steven Dalley. This is in his capacity of a minister, not a trustee. The total pension cost for the Church is £4,299 (2019 £5,795). This is split into two amounts; namely the pension contribution for the current Minister and a historic pension debt repayment for previous Ministers, currently being paid off for the next 9 years at a cost of £307.95, £296.08 (2020) per month. This repayment is made to the Baptist Union in regard to ongoing deficiency contributions.

FERNDALE BAPTIST CHURCH LTD

England & Wales - Charity number 1156596

Accounts



FERNDALE BAPTIST CHURCH LTD
REPORT OF THE TRUSTEES
AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDING
31st DECEMBER 2020

Ferndale Baptist Church Limited
A Company Limited by Guarantee

Charity Number: 1156596
Company Number: 08858945

Index to the Report and Financial Statements

Reference and Administrative Details	3
Trustees' Annual Report	4
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	10

Reference and Administrative Details

Charity: Ferndale Baptist Church Ltd.

Registered Office: North Avenue, Southend-on-Sea, SS2 4ET.

Charity Number: 1156596

Company Number: 08858945

Governing Document: The Charity is governed by the Memorandum and Articles of Association of **FERNDALE BAPTIST CHURCH LTD**, incorporated on: 1st January 2014

Trustees:

Rev Prof Stephen Dray, Mrs Maureen Baker, Steven Dalley, Margaret Davidson, Michael Hartwell

Other Officers:

Mrs Carolann Chapman, Mr. Robert Dalgarno, Mr. Kenneth Davidson, Mr. Gordon Pinner, Mrs Rosemary Cole.

Independent Examiner: Sally Wainwright, Et Voila Accountancy Services Limited, Isis House, Smith Road, Wednesbury, West Midlands, WS10 0PB

Bankers: HSBC Bank, 33, Town Square, Basildon, Essex, SS14 1BA

Insurers: The Baptist Insurance Company PLC,
Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

Trustees' Annual Report for the period ended 31st December 2020

The Trustees present their report and financial statements of the Charity for the year ended 31st December 2020
The financial statements have been prepared in accordance with and comply with applicable law.

Governing Document:

BAPTIST CHURCH LTD,

incorporated on: 1st January 2014

Objectives and Activities for Public Benefit:

The objects of the Charitable Company are the advancement of the Christian faith according to Baptist principles and the Charitable Company may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The trustees confirm that they have complied with their duty under Section 4 of the Charities Act 2011 having due regard to the guidance published by the Charity Commission including public benefit guidance.

Review of Developments, Activities and Achievements

The Lockdown which began in March 2020 has affected the activities of the Charity in a range of different ways. At various points over the year, all groups were unable to meet in the Church and the Community Hall. These include:

- o The Church no longer provided a venue for the Churches Emergency Winter Night Shelter, as this service was suspended for the year.
- o The Distribution Centre which operated as part of the Southend Foodbank was suspended due to the Lockdown. Foodbank services were centralised to Belle Vue Baptist Church with a skeleton staff of volunteers, including three members of Ferndale Baptist Church.
- o The various regular hirers of the Community Hall were forced to close their activities (these include Slimming World, Weight Watchers, Strollercise, Pilates, Mums and Tots, the Womens' Institute, an educational dance group, Little City and a cards making group.
- o The social activities facilitated by the Church also had to close; namely the monthly Gold Club and the monthly coffee morning, as well as the monthly prayer evening.
- o The two other church congregations who had been meeting on a weekly basis in the Church (namely the Brethren in Christ Church and the SOS Adventist congregation) closed their services.
- o The loss of Hire income to the Charity is estimated at £10,200 during this period.

During the Lockdown period, the Charity invested in a new website and initiated a weekly Bible Study via Zoom.

The Charity continues to encourage it's members and visitors to make financial contributions to other Charities, both national and international. During the year ending 2020, we have given to Open Doors and the Mission Aviation Fund. A number of further donations will be made soon.

The Minister continues to support Southend Foodbank as a Trustee, as well as serving as Chair of Trustees for the St. Luke's Community Association. The Association runs two Charity shops in the local community, as well as a Community Cafe in the local Cluny Square estate. The Minister also engages with other local Baptist Ministers.

The Charity continues to operate in partnership with another local Charity, Southend Christian Fellowship.

Financial Review

Overall income for the year was £89,822 (2019 - £75,772).
Total expenditure for the year was £78,305 (2019 - £65,396),
resulting in an overall surplus of £11,517 surplus (2019 - £10,326 surplus).

The Charity has no long term liabilities.

The financial position of the Charity, which is under on-going review by the Trustees, is considered satisfactory.

Risk Management

The Trustees have examined the potential risks which the Charity faces and confirm that measures to minimise risk have been put in place.

Responsibilities of the Trustees

The Charities Act 2011 and the Charity's constitution require the Trustees to prepare annual accounts which give a true and fair view of the state of affairs of the Charity and of its surplus or deficit for the year. In preparing such statements, the Trustees are required to:

- * Select suitable accounting policies and apply them consistently;
- * Make judgements and estimates that are reasonable and prudent;
- * Presume the Charity will continue in operation.

The Trustees are responsible for keeping proper books of account. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees and signed on their behalf by Mr Steven Dalley on 18/02/2021

Independent Examiner's Report

I report on the accounts of Ferndale Baptist Church Limited, Southend-on-Sea for the period ended 31 December 2020, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

Respective responsibilities of the Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- *to follow the procedures laid down in the general Directions given by the Charity Commission under section of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report


My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Miss Sally J Wainwright ACMA - Et Voila Accountancy Services Limited

Statement of the Financial activities for the period ended 31st December 2020

Incoming resources	Note	General	Designated	Total 2020	Total 2019
Incoming resources from generated funds	2.1	69,056		69,056	50,565
Voluntary income					
Activities for generating funds	2.2	7,708		7,708	12,726
Incoming resources from charitable activities					
Other incoming resources	2.4	13,058		13,058	12,431
Total Incoming resources		89,822		89,822	75,722
Resources used					
Cost of generating funds					
Cost of Generating voluntary income	3.1	69,744		69,744	57,608
Charitable activities	3.2	3,922		3,922	5,449
Governance costs	3.3	4,639		4,639	2,339
Total resources used		78,305		78,305	65,396
Net incoming / outgoing resources before transfers		11,517		11,517	10,326
Gross transfers between funds					
Building Transfer					
Total funds brought forward		786,784		786,784	776,458
Total funds carried forward		798,301		798,301	786,784

Balance sheet as at 31st December 2020		General	Designated	Total 2020	Total 2019
Fixed assets	Note				
Tangible assets	4	758,629		758,629	761,770
<hr/>					
Current assets					
Debtors	5	11,700		11,700	6,100
Cash at bank and in hand		28,569		28,569	30,429
	Totals	<u>40,269</u>		<u>40,269</u>	<u>36,529</u>
<hr/>					
Creditors					
Creditors amount falling due in one year	6	(597)		(597)	(11,515)
Net current assets		39,672		39,672	25,014
<hr/>					
Total Assets		798,301		798,301	786,784
<hr/>					
Represented by general fund		53,301		53,301	41,784
Building Transfer		745,000		745,000	745,000
<hr/>					
Funds of the charity		798,301		798,301	786,784

Statement of Financial Activities for the period ended 31st December 2020 (Continued).

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2020.

The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

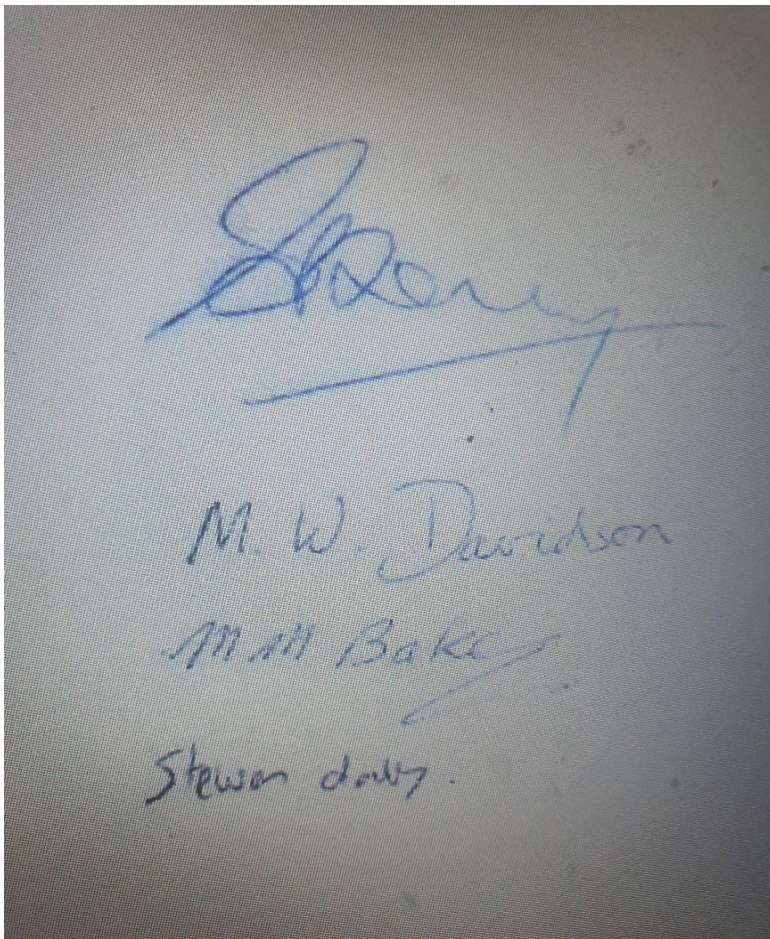
The trustees acknowledge their responsibilities for

a. Ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and

b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company,

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 11 May 2021 and were signed on its behalf by:



The image shows three handwritten signatures in blue ink on a textured surface. The top signature is a large, stylized cursive signature. Below it are two smaller signatures: 'M.W. Davidson' and 'M.M. Baker'. At the bottom is the signature 'Stewart Dally'.

Notes to the financial statements for the year ended 31st December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities Act 2011 and the Charities Statement of Recommended Practice (SORP).

Funds

General funds represent the funds of the company that are not subject to any restriction regarding their use and can be used in accordance with charitable objects at the discretion of the trustees. Funds designated for a particular purpose by the company are also unrestricted.

Incoming Resources

Collections and donations are recognised when received or earlier where advised as receivable. Income tax recoverable on gift aid donations is recognised when the donation is received. Rental income from lettings is recognised when the rental is due. Interest is accounted for when receivable.

Resources used

Expenses are recognised when incurred and are apportioned to the category to which they relate. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation.

Fixed assets

Land and buildings:

The Land and buildings were transferred from the London Baptist Property Board to the charity. As the trustees feel that the property value will not decrease no depreciation has been charged

Other fixtures, fittings and office equipment:

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Current assets

Amounts owing to the company at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove un-collectable.

Pensions

The charity operates a defined contribution pension scheme arrangement. Contributions are charged in the period to which they relate. These contributions are invested separately from the charity's assets.

Taxation

The charity is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme. The charity is exempt from corporation tax on its charitable activities.

Notes to the financial statements for the year ending 31st December 2020

2 Incoming resources

2.1 Incoming resources from generated funds -Voluntary income

	General	Designated	Total 2020	Total 2019
Collections	26,024		26,024	26,539
Planned giving	1,200		1,200	
One off Gift	28,205		28,205	
Donations	997		997	21,026
Gift Aid reclaimed	12,630		12,630	3,000
Totals	69,056		69,056	50,565

2.2 Incoming resources from Generated funds -Activities for generating funds

	General	Designated	Total 2020	Total 2019
Hire of Church	1,912		1,912	3,460
Hire of halls	5,796		5,796	9,266
Totals	7,708		7,708	12,726

2.3 Incoming resources from charitable activities

2.4 Other incoming receipts

	General	Designated	Total 2020	Total 2019
Rental income -Selwyn Road	8,258		8,258	9,140
Partnership Support	4,800		4,800	2,618
Night Shelter				673
Totals	13,058		13,058	12,431

Incoming resources Grand totals	89,822		89,822	75,722
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Notes to the financial statements for the year ending 31st December 2020

3 Resources used

3.1 Cost of generating funds -cost of generating voluntary income

	General Designated	2020	2019
Pastor -Salary	25,367	25,367	24,840
Baptist pension scheme			3,554
Historic Baptist Pension Scheme payment	2,724	2,724	2,241
Current Minster Pension Contribution	1,575	1,575	
Pastor -travel costs			
Pastor -Training and retreats			
Pastor -other expenses	19	19	43
Christian ministry housing costs			
Church and Hall - Light and heat	1,967	1,967	1,145
Church and Hall - Water rates	1,192	1,192	240
Church and Hall - Insurance	2,308	2,308	2,230
Church and Hall - Cleaning / gardening	1,907	1,907	3,186
Church and Hall - Fabric repairs and maintenance	28,142	28,142	13,440
Church and Hall - Equipment repairs and maintenance			1,099
Church and Hall -Service expenses			
Depreciation of Office Equipment	4,543	4,543	5,590
Selwyn Rd -Letting fees			
Selwyn Rd -Council tax			
Selwyn Rd -Repairs and maintenance			
Totals	69,744	69,744	57,608

Notes to the financial statements for the year ending 31st December 2020

3. 2 Charitable activities

	General Designated	Total 2020	Total 2019
Church -Outreach	861	861	1,075
Church -Costs re church events			132
Church -Magazine			
Telephone/ Broadband	846	846	1,118
Stationary / Photocopying / Printing	173	173	1,008
Photocopier leasing costs	924	924	1,848
Postage			
Subscriptions	275	275	268
Advertising	843	843	
Bank charges -Church			
SLCA Events expenses			
Donations to charitable bodies			
Charitable activities total	<u>3,922</u>	<u>3,922</u>	<u>5,449</u>

3.3 Governance costs

	General Designated	Total 2020	Total 2019
Accounting services	456	456	432
Legal expenses including architects fees	4,183	4,183	1,907
Totals	<u>4,639</u>	<u>4,639</u>	<u>2,339</u>

Notes to the Financial Statements for the year ended 31st December 2020.

4 Fixed assets

	Office Equipment	Buildings	Total
	£	£	£
Cost			
At 1 January 2020:	22,952	745,000	767,952
Additions:	1,402		1,402
At 31 December 2020:	24,354	745,000	769,354
Depreciation			
At 1 January 2020:	(6,182)		(6,182)
Charge for year:	(4,543)		(4,543)
At 31 December 2020:	(10,725)	-	(10,725)
Net book value			
At 31 December 2020:	13,629	745,000	758,629
At 31 December 2019:	16,770	745,000	761,770

5 Debtors and Prepayments

	2020	2019
	£	£
Overpayment	-	-
S E Christian Fellowship		400
Income tax (gift aid) recoverable	11,700	5,700
	<u>11,700</u>	<u>6,100</u>

6 Creditors less than one year

	2020	2019
	£	£
Accruals	<u>597</u>	<u>11,515</u>

Notes to the Financial Statements for the year ended 31st December 2020.

7 Related parties

No payments were made to individuals for their being Trustees.

There is no other organisation or individual who is considered to be a related party of the Church.

8 Pensions

The church pays into the pension for the minister who is a trustee, Mr Steven Dalley. This is in his capacity of a minister, not a trustee. The total pension cost for the Church is £4,299 (2019 £5,795). This is split into two amounts; namely the pension contribution for the current Minister and a historic pension debt repayment for previous Ministers, currently being paid off for the next 9 years at a cost of £296.08 per month. This repayment is made to the Baptist Union in regard to ongoing deficiency contributions.