

**FERNDALE BAPTIST CHURCH LTD**  
**REPORT OF THE TRUSTEES**  
**AND**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDING**  
**31<sup>st</sup> DECEMBER 2024**

Ferndale Baptist Church Limited  
A Company Limited by Guarantee

Charity Number: 1156596  
Company Number: 08858945

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## 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: 1<sup>st</sup> 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 31<sup>st</sup> December 2024

<b>Incoming resources</b>	<b>Note</b>	<b>General</b>	<b>Designated</b>	<b>Total 2024</b>	<b>Total 2023</b>
Incoming resources from generated funds	<b>2.1</b>	64,529		64,529	63,176
Voluntary income					
Activities for generating funds	<b>2.2</b>	18,179		18,179	20,092
Incoming resources from charitable activities					
Other incoming resources	<b>2.4</b>	10,122		10,122	10,729
Total Incoming resources		92,830		92,830	93,997
<b>Resources used</b>					
Cost of generating funds					
Cost of Generating voluntary income	<b>3.1</b>	76,792		76,792	48,083
Charitable activities	<b>3.2</b>	45,967		45,967	23,128
Governance costs	<b>3.3</b>	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	<b>Note</b>				
Tangible assets	<b>4</b>	751,949		751,949	754,265
Current assets					
Debtors	<b>5</b>	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	<b>6</b>	( 480 )	( 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 on .....and 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

	<b>General</b>	<b>Designated</b>	<b>2024</b>	<b>2023</b>
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	45,967		45,967	23,128

### 3.3 Governance costs

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

## 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:	<u></u>	<u></u>	<u>-</u>
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></u>	<u>( 17,845 )</u>
Charge for year:	<u>( 2,316 )</u>	<u></u>	<u>( 2,316 )</u>
At 31 December 2024:	<u>( 20,161 )</u>	<u>-</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