

# DOWNHAM BAPTIST CHURCH

England & Wales - Charity number 1177702

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2018-03-26

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

## Contact

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**Address** 31 Oakshade Road  
Bromley  
BR1 5QB

**Phone** 07478962326

**Email** [info@downhambaptist.org](mailto:info@downhambaptist.org)

**Website** <http://www.downhambaptist.org>

## Activities

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**Objects:** THE PURPOSES OF THE CHURCH ARE:3.1.1. THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN DOWNHAM, LONDON AND THE SURROUNDING NEIGHBOURHOOD; AND3.1.2. SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THEADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIALHARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFEPROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH BYLAWS.

**Activities:** The advancement of the Christian faith through preaching the good news of Christ?s death, burial, and resurrection and through regular Bible teaching. The church has Sunday services and small group Bible studies as well as discipleship courses, a midweek Bible study, and various outreach events. The church also has a vision to train and support missionaries to carry the gospel to the nations.

## Classification

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- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Bromley
- Lewisham

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£28,967	£20,237	-	-
2023-12-31	£74,364	£38,253	-	-
2022-12-31	£63,450	£42,235	-	-
2021-12-31	£64,382	£54,930	-	-
2020-12-31	£19,556	£15,240	-	-

## Trustees

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Name	Role	Appointed
Dimitrios Fragkiskatos		2024-03-03
JEFF BRYAN		2018-01-28
Loveday Cole		2019-01-06

**DOWNHAM BAPTIST CHURCH**

England & Wales - Charity number 1177702

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# Accounts

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## Report and Accounts

Year ending 31 December 2024

Charity No: 1177702



## CHARITY INFORMATION

<b>STATUS</b>	The church is a registered Charity Incorporated Organisation (CIO) Registration No: 1177702
<b>TRUSTEES</b>	Jeff Bryan (Deacon, Secretary) Loveday Cole (Treasurer) Dimitrios Fragkiskatos
<b>GOVERNING DOCUMENT</b>	Constitution of Downham Baptist Church dated 2018
<b>REGISTERED ADDRESS</b>	31 Oakshade Road Bromley BR1 5QB
<b>BANKERS</b>	Barclays Bank Plc
<b>INDEPNDENT EXAMINER</b>	Brenda Peers-Ross

## CONTENTS

Page 1	Legal and Administrative Details
Page 2-4	Trustee's Report
Page 5	Independent Examiners Report
Page 6	Receipts and Payments Accounts
Page 7	Statement of Assets and Liabilities
Page 8	Notes to the Accounts



## **TRUSTEES' REPORT**

### **Structure, Governance, and Management**

Downham Baptist Church is a Charitable Incorporated Organisation (CIO) that is governed by an approved Constitution and Bylaws which states that: 'Under the authority of Jesus Christ and the Word of God, the Membership of the Church is the final authority within this local Church'.

Membership of the church is open to anyone who professes the Christian faith in accordance with the church's Basis of Faith, has been baptised by immersion after salvation and satisfies such other requirements as have been specified by the Church Constitution and Bylaws.

The authority of the membership is normally exercised through the election of officers to govern the church. The Officers of the church are the Pastor, any Assistant Pastor(s) and Deacon(s) as well as the Secretary and the Treasurer (in the event that the Secretary and Treasurer are not Deacons). The charity trustees of the church are the persons appointed to the offices of Pastor, Deacons, Secretary and Treasurer.

The members of the church must meet at least every 15 months for an annual general meeting (AGM) but normally meet every quarter. The charity trustees must meet every quarter to manage the administration of the church.

Further explanation of the church's structure and governance can be found in the Church Constitution and Bylaws.

### **Objectives and Activities**

The objects of the church are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Downham, London and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Ethical Statements as may be adopted and amended by the church from time to time in accordance with the provisions of the Church Bylaws.

The main activities of the church are providing a place of worship, advancing the Christian faith, educating people about the Christian faith, providing pastoral care and outreach, as well as supporting evangelical missionaries.

The church provides a place of worship at Mottingham Community Centre 34 Kimmeridge Road Mottingham SE9 4EB. Worship services are advertised to the general public through signage, leaflets, websites, social media and word of mouth.



The church advances the Christian faith by preaching the Gospel, through public worship services, small group and individual Bible studies, personal discipleship, and various outreach events and efforts in the community. Every week, the church also educates people about the Christian faith at Sunday services, and in small group Bible studies.

The church provides pastoral care and outreach by teaching God's Word appropriate to the needs of the members and attendees and equipping the members to be actively involved in pastoral care and outreach as a demonstration of their Christian faith.

The church endeavours to train and support missionaries to carry the gospel to other parts of the United Kingdom and overseas. Those trained as missionaries will then go out to other parts of the world with the gospel message. Financial support for missionaries is given by the church members to a missionary fund and then paid directly to the individual or the charity the individual works with.

The church benefits the general public by providing worship services that are open to the general public, providing information about the Christian faith through various outreach events and efforts and by providing training and mentoring for those who desire to serve as Christian workers.

The worship services, small group Bible studies, and other events and clubs are open to anyone who wishes to attend. Personal discipleship and further training and mentoring are more selective, giving priority to those who have become members, have attended faithfully, and who have the potential to go and teach and train others. This is always done with the long-term aim of trying to benefit people from all backgrounds. Such decisions are made in accordance with the procedures set out in the constitution, taking into account the principles set out in the Bible and the context in which those principles are applied today.

## **Achievements and Performance**

It was a difficult year for our Church as our Pastor resigned for both family and financial reasons. He announced his resignation during a member's meeting on 21 January but continued as pastor until 17 Mar 2024.

The members voted to continue as a Church with consideration given to how that would work and the roles to be filled.

As a result of our pastor resigning we formed a pastor search committee on 4 February to search for a suitable person to fill this role.

In the interim we were able to fill the pulpit with a man familiar with the Church and members, and did so on a volunteer basis.

On 3 March a new Trustee was voted in to replace the pastor and a pastoral search committee was formed.



Adding to this, London City Mission sold the property we were hiring. After securing a new place to hire at the Mottingham Community Centre we conducted our last service at 60 Churchdown, Bromley on 22 May and the building was turned over on 24 May, 2024.

Due to moving location and not having a permanent place to keep physical assets of the Church, a team was organised for taking inventory for accountability reasons. Some items were sold and monies added to the church account with records kept and information relayed to the members as it progressed.

Several new members were added to the church, with others considering, but also one member being removed from membership on mutual agreement.

A new pastor was voted in on 21 July and is expected to be in place by early 2025. One person was added as an authorised person for bank related tasks for the Church and two others removed. The Church voted unanimously to give our new pastor financial assistance with moving related costs.

Outreach continued within our local community through canvassing the neighborhood with Gospel leaflets and engaging people one-on-one.

A fairly accurate estimate of thirty-five new visitors came throughout the year, some from the Greater London area and some from other countries.


Several events for Men and Women were held throughout the year to help meet their spiritual needs and welfare, including prayer breakfasts, walks, camping and Ladies Bible Studies.

Other Churches in England, of like faith, were engaged to extend fellowship, outside the scope of our local area.

Throughout 2024, as in previous years, the church maintained its ministry of advancing the Christian Faith through regular outreach, Bible studies, and worship services, and the church continues to support two Evangelical Missionaries: one in Honduras, and another one in Northern Ireland.

Presented and approved by the Board of trustees on 30<sup>th</sup> September 2025, and signed on their behalf.

  
**Jeff Bryan**  
Trustee/Secretary

  
**Loveday Cole**  
Trustee/Treasurer

Brenda Peers-Ross  
29 Drift Road  
Selsey  
Chichester  
West Sussex  
PO20 0PW

To the Trustees:

**DOWNHAM BAPTIST CHURCH**

**Registered Charity Incorporated Organisation (CIO) Number: 1177702** Page 5

### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

**Responsibilities and basis of report** I have Independently Examined the Financial Statements on Pages 6 -8, for the financial year ending 31<sup>st</sup> December 2024.

#### **Respective responsibilities of Trustees and Examiner**

As the charity's trustees, you are responsible for the preparations of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The charity's Trustees consider an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

I report on my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with section 145 of the Charities Act 2011. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you and the trustees concerning 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 next statement.

#### **Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act: or
- the accounts did not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Brenda Peers-Ross*

Brenda Peers-Ross FMAAT ACIE  
9<sup>th</sup> October 2025

**RECEIPTS AND PAYMENTS ACCOUNT**

For the Period 31st December 2024

	Note	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
<b>Total income from:</b>						
Donations and Legacies		20,796	3,195	1,053	25,044	52,514
Gift Aid		3,265	31	-	3,296	2,580
Income from events		-	-	420	420	-
Income from lettings of facilities		-	-	-	-	-
Interest		207	-	-	207	130
<b>Total Income</b>		<b>24,268</b>	<b>3,226</b>	<b>1,473</b>	<b>28,967</b>	<b>55,224</b>
<b>Expenditure on:</b>						
Charitable Activities	1	18,154	600	1,483	20,237	37,414
Charitable Activities - grants paid	2	-	-	-	-	840
<b>Total Expenditure</b>		<b>18,154</b>	<b>600</b>	<b>1,483</b>	<b>20,237</b>	<b>38,254</b>
<b>Net Income/(Expenditure)</b>		<b>6,114</b>	<b>2,626</b>	<b>(10)</b>	<b>8,730</b>	<b>16,970</b>
Transfer between funds		(103)	-	103	-	-
<b>Net movement in funds</b>		<b>6,011</b>	<b>2,626</b>	<b>93</b>	<b>8,730</b>	<b>16,970</b>
Total funds brought forward		11,273	44,175	358	55,806	38,836
<b>Total funds carried forward</b>		<b>17,284</b>	<b>46,801</b>	<b>451</b>	<b>64,536</b>	<b>55,806</b>

**STATEMENT OF ASSETS AND LIABILITIES**

**At 31st December 2024**

	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
<b>Assets:</b>					
Current Account	17,284	32,832	451	50,567	13,762
Business Premium Account	-	13,969	-	13,969	42,044
Debtors:	-	-	-	-	365
	<b>17,284</b>	<b>46,801</b>	<b>451</b>	<b>64,536</b>	<b>56,171</b>
<b>Liabilities</b>					
Creditors	(300)	-	-	(300)	(300)
	<b>(300)</b>	<b>-</b>	<b>-</b>	<b>(300)</b>	<b>(300)</b>
<b>Net assets/(liabilities)</b>	<b>16,984</b>	<b>46,801</b>	<b>451</b>	<b>64,236</b>	<b>55,871</b>

Charity Cash Funds		Unrestricted £	Designated £	Restricted £	Total 31.12.24 £	Total 31.12.23 £
Unrestricted fund	3	17,284	-	-	17,284	11,273
Designated funds	3	-	46,801	-	46,801	44,175
Restricted Funds	4	-	-	451	451	358
		<b>17,284</b>	<b>46,801</b>	<b>451</b>	<b>64,536</b>	<b>55,806</b>

Presented and approved by the Trustees at a committee meeting held on 30th September 2025 and signed on their behalf.

  
 Jeff Bryan Trustee

**For the Period 31st December 2024**  
**Notes to the Accounts**

	Unrestricted £	Designated	Restricted £	2024 £	2023 £
<b>Note 1</b>					
<b>Charitable Activities</b>					
Rent and utilities	4,838	-	-	4,838	5,820
Services and subscriptions	1,422	-	-	1,422	2,053
Pastoral stipend	8,974	-	-	8,974	28,050
Hospitality	210	-	-	210	250
Cleaning and maintenance	-	-	-	-	182
Supplies and equipment	166	-	-	166	276
Speakers expenses	2,261	-	-	2,261	-
Sundries	237	600	-	837	783
Building repairs	46	-	-	46	-
Mission expenses	-	-	960	960	-
Events	-	-	523	523	-
	<b>18,154</b>	<b>600</b>	<b>1,483</b>	<b>20,237</b>	<b>37,414</b>

**Note 2**

**Charitable Activities - Grants Made**

Vision Baptist Mission for UK Mission	-	-	-	-	840
	-	-	-	-	<b>840</b>

**Unrestricted funds**

3

	Opening Balance 01.01.24 £	Movement In	Movement Out £	Transfer Between Funds £	Closing Balance 31.12.24 £
Unrestricted General Reserve	11,273	24,268	(18,154)	(103)	17,284
<b>Designated Fund:</b>					
Building fund	40,675	796	-	-	41,471
Reserves fund	3,500	2,430	(600)	-	5,330
	<b>55,448</b>	<b>27,494</b>	<b>(18,754)</b>	<b>(103)</b>	<b>64,085</b>

**Restricted funds**

4

	Opening Balance 01.01.24 £	Movement In £	Movement Out £	Transfer Between Funds £	Closing Balance 31.12.24 £
Mission fund	358	1,053	(960)	-	451
Events fund	-	420	(523)	103	-
	<b>358</b>	<b>1,473</b>	<b>1,483</b>	<b>103</b>	<b>451</b>

**For the Period 31st December 2024**

## **Notes to the Accounts**

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### **Basis of preparation**

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities issued in January 2015, applicable UK Accounting Standards and the Charities Act 2011.

### **Ultimate Controlling Party**

The Registered Charity is controlled by the Trustees individually named in the Annual Report.

### **Income**

Income is brought into account when received.

### **Expenditure**

Expenditure is brought into account in the year it is spent.

### **Risk**

The trustees do not believe the charity is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

### **Format**

The accounts are prepared on a receipts and payment basis.

### **Unrestricted funds**

Are funds which are available for use of the trustees in furtherance of the general objectives of the charity.

### **Designated funds**

Comprise unrestricted funds that have been set aside by the trustees for particular purposes.

### **Restricted funds**

Donations which are to be used in accordance with specific restrictions imposed by donors: they include donations received from appeal for specific activities or projects.

**DOWNHAM BAPTIST CHURCH**

England & Wales - Charity number 1177702

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# Accounts

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## Report and Accounts

Year ending 31 December 2023

Charity No: 1177702



**CHARITY INFORMATION**

<b>STATUS</b>	The church is a registered charity Charity Registration No: 1177702
<b>TRUSTEES</b>	Jeff Bryan (Deacon, Secretary) Loveday Cole (Treasurer) Dimitrios Fragkiskatos
<b>GOVERNING DOCUMENT</b>	Constitution of Downham Baptist Church dated 2018
<b>REGISTERED ADDRESS</b>	31 Oakshade Road Bromley BR1 5QB
<b>BANKERS</b>	Barclays Bank Plc
<b>INDEPENDENT EXAMINER</b>	Brenda Peers-Ross 29 Drift Road, Selsey. West Sussex PO20 0PW

**CONTENTS**

Page 1	Legal and Administrative Details
Page 2-4	Trustee's Report
Page 5	Independent Examiners Report
Page 6	Receipts and Payments Account
Page 7	Statements of Assets and Liabilities
Page 8	Notes to the Accounts
Page 9	Accounting Policies

## **Structure, Governance, and Management**

Downham Baptist Church is a Charity Incorporated Organisation (CIO) that is governed by an approved Constitution and Bylaws which states that: 'Under the authority of Jesus Christ and the Word of God, the Membership of the Church is the final authority within this local Church'.

Membership of the church is open to anyone who professes the Christian faith in accordance with the church's Basis of Faith, has been baptised by immersion after salvation and satisfies such other requirements as have been specified by the Church Constitution and Bylaws.

The authority of the membership is normally exercised through the election of officers to govern the church. The Officers of the church are the Pastor, any Assistant Pastor(s) and Deacon(s) as well as the Secretary and the Treasurer (in the event that the Secretary and Treasurer are not Deacons). The charity trustees of the church are the persons appointed to the offices of Pastor, Deacons, Secretary and Treasurer.

The members of the church must meet at least every 15 months for an annual general meeting (AGM) but normally meet every quarter. The charity trustees must meet every quarter to manage the administration of the church.

Further explanation of the church's structure and governance can be found in the **Church Constitution and Bylaws**.

## **Objectives and Activities**

The objects of the church are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Downham, London and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Ethical Statements as may be adopted and amended by the church from time to time in accordance with the provisions of the Church Bylaws.

The main activities of the church are providing a place of worship, advancing the Christian faith, educating people about the Christian faith, providing pastoral care and outreach, as well as supporting evangelical missionaries.

The church provides a place of worship at Mottingham Community Centre 34 Kimmeridge Road Mottingham SE9 4EB (previously met at 60 Churchdown, Bromley, BR1 5PQ). Worship services are advertised to the general public through signage, leaflets, websites, social media and word of mouth.

The church advances the Christian faith by preaching the Gospel, through public worship services, small group and individual Bible studies, personal discipleship, and various outreach



events and efforts in the community. Every week, the church also educates people about the Christian faith at Sunday services, and in small group Bible studies.

The church provides pastoral care and outreach by teaching God's Word appropriate to the needs of the members and attendees and equipping the members to be actively involved in pastoral care and outreach as a demonstration of their Christian faith.

The church endeavors to train and support missionaries to carry the gospel to other parts of the United Kingdom and overseas. Those trained as missionaries will then go out to other parts of the world with the gospel message. Financial support for missionaries is given by the church members to a missionary fund and then paid directly to the individual or the charity the individual works with.

The church benefits the general public by providing worship services that are open to the general public, providing information about the Christian faith through various outreach events and efforts and by providing training and mentoring for those who desire to serve as Christian workers.

The worship services, small group Bible studies, and other events and clubs are open to anyone who wishes to attend. Personal discipleship and further training and mentoring are more selective, giving priority to those who have become members, have attended faithfully, and who have the potential to go and teach and train others. This is always done with the long-term aim of trying to benefit people from all backgrounds. Such decisions are made in accordance with the procedures set out in the constitution, taking into account the principles set out in the Bible and the context in which those principles are applied today.

## **Achievements and Performance**

The church, under the leadership of our relatively new pastor, continued to progress with a main focus of laying a solid foundation of Christian knowledge and growth of it's members and attenders.

One of our trustees attended a webinar in June, hosted by the Charity Commission, to help trustees gain a better understanding of their role within the organisation. This information was later shared with the other trustees.

Support was given to several families dealing with health, finances and bereavement

Downham Baptist Church worked with Prophetic Witness Movement International (PWMI) to host a Bible Basics Conference. The goal of the conference and the PWMI ministry is to motivate Christians to live godly lives dedicated to prayer and evangelism.

Throughout 2023, activities were held for men in the church, and local area, to encourage and equip them in maintaining good relationships with their families, work colleagues and neighbours. This function also benefitted the men in solidifying their relationship with each other.



**Brenda Peers-Ross  
29 Drift Road  
Selsey  
Chichester  
West Sussex  
PO20 0PW**

To the Members:

Page 5

**DOWNHAM BAPTIST CHURCH**

**Registered Charity Incorporated (CIO) Number: 1177702**

### **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

We have Independently Examined the Receipts and Payments Account and Statement of Assets and Liabilities on Pages 6 to 9, for financial year ending 31<sup>st</sup> December 2023.

#### **Respective responsibilities of Members and Examiner**

As members you are responsible for the preparations of the Accounts; you have to consider that an audit does not apply. It is our responsibility to state, on the basis of procedures, whether particular matters have come to our attention.

#### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with general accounting practice. An examination includes a review of the accounting records kept by the organisation and an examination of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you the Members concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the Accounts.

#### **Independent Examiner's Statement**

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

- (1) which gives us reasonable cause to believe that in any material respect the requirements:
  - to keep adequate accounting records
  - to prepare accounts which accord with the accounting records and to comply with general accounting requirements

have not been met or

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

*Brenda Peers-Ross*

Brenda Peers- Ross FMAAT ACIE

16<sup>th</sup> December 2024

RECEIPTS AND PAYMENTS ACCOUNT

For the Period 31st December 2023

	Note	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
<b>Total Income from:</b>						
Donations and Legacies		34,695	16,759	1,060	52,514	35,526
Gift Aid		2,580	-	-	2,580	3,806
Income from events		-	-	-	-	100
Income from lettings of facilities		-	-	-	-	24,005
Interest		130	-	-	130	13
<b>Total Income</b>		<b>37,405</b>	<b>16,759</b>	<b>1,060</b>	<b>55,224</b>	<b>63,450</b>
<b>Expenditure on:</b>						
Charitable Activities	1	37,255	159	-	37,414	41,275
Charitable Activities - grants paid	2	-	-	840	840	960
<b>Total Expenditure</b>		<b>37,255</b>	<b>159</b>	<b>840</b>	<b>38,254</b>	<b>42,235</b>
<b>Net Income/(Expenditure)</b>		<b>150</b>	<b>16,600</b>	<b>220</b>	<b>16,970</b>	<b>21,215</b>
Transfer between funds		(9,834)	11,080	(1,246)	-	-
<b>Net movement in funds</b>		<b>9,684</b>	<b>27,680</b>	<b>1,026</b>	<b>16,970</b>	<b>21,215</b>
Total funds brought forward		20,957	16,495	1,384	38,836	17,621
<b>Total funds carried forward</b>		<b>11,273</b>	<b>44,175</b>	<b>358</b>	<b>55,806</b>	<b>38,836</b>

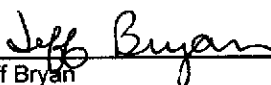
**STATEMENT OF ASSETS AND LIABILITIES**

At 31st December 2023

	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
<b>Assets:</b>					
Current Account	11,273	2,131	358	13,762	25,203
Business Premium Account	-	42,044	-	42,044	13,633
Debtors:	365	-	-	365	33
	<b>11,638</b>	<b>44,175</b>	<b>358</b>	<b>56,171</b>	<b>38,869</b>
<b>Liabilities</b>					
Creditors	(300)	-	-	(300)	(338)
	<b>(300)</b>	<b>-</b>	<b>-</b>	<b>(300)</b>	<b>(338)</b>
<b>Net assets/(liabilities)</b>	<b>11,338</b>	<b>44,175</b>	<b>358</b>	<b>55,871</b>	<b>38,531</b>

Charity Cash Funds		Unrestricted £	Designated £	Restricted £	Total 31.12.23 £	Total 31.12.22 £
Unrestricted fund	3	11,273	-	-	11,273	20,957
Designated funds	3	-	44,175	-	44,175	16,495
Restricted Funds	4	-	-	358	358	1,384
		<b>11,273</b>	<b>44,175</b>	<b>358</b>	<b>55,806</b>	<b>38,836</b>

Presented and approved by the Trustees at a committee meeting held on 26th November 2024 and signed on their behalf.

  
Jeff Bryan Trustee

For the Period 31st December 2023

**Notes to the Accounts**

	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
<b>Note 1</b>					
<b>Charitable Activities</b>					
Rent and utilities	5,820	-	-	5,820	6,000
Services and subscriptions	2,053	-	-	2,053	2,489
Pastoral stipend	28,050	-	-	28,050	27,728
Hospitality	250	-	-	250	738
Cleaning and maintenance	182	-	-	182	244
Supplies and equipment	276	-	-	276	164
Speakers expenses	-	-	-	-	1,910
Sundries	624	159	-	783	818
Benevolence	-	-	-	-	350
Hall hire costs	-	-	-	-	118
Events	-	-	-	-	716
	<b>37,255</b>	<b>159</b>	<b>-</b>	<b>37,414</b>	<b>41,275</b>

**Note 2**

**Charitable Activities - Grants Made**

Vision Baptist Mission for UK Mission	-	-	840	840	960
Grants to individuals	-	-	-	-	-
	-	-	<b>840</b>	<b>840</b>	<b>960</b>

**Unrestricted funds**

3

	Opening Balance 01.01.23 £	Movement In £	Movement Out £	Transfer Between Funds £	Closing Balance 31.12.23 £
Unrestricted General Reserve	20,957	37,405	(37,255)	(9,834)	11,273
<b>Designated Fund:</b>					
Mission fund	-	159	(159)	-	-
Building fund	12,995	16,600	-	11,080	40,675
Reserves fund	3,500	-	-	-	3,500
	<b>37,452</b>	<b>54,164</b>	<b>(37,414)</b>	<b>1,246</b>	<b>55,448</b>

**Restricted funds**

4

	Opening Balance 01.01.23 £	Movement In £	Movement Out £	Transfer Between Funds £	Closing Balance 31.12.23 £
Building fund	839	-	-	(839)	-
Mission fund	345	1,060	(840)	(207)	358
Colchester mission fund	200	-	-	(200)	-
	<b>1,384</b>	<b>1,060</b>	<b>(840)</b>	<b>(1,246)</b>	<b>358</b>

For the Period 31st December 2023

## **Notes to the Accounts**

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### **Basis of preparation**

The financial statements have been prepared under the historical cost convention, and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities issued in January 2015, applicable UK Accounting Standards and the Charities Act 2011.

### **Ultimate Controlling Party**

The Registered Charity is controlled by the Trustees individually named in the Annual Report.

### **Income**

Income is brought into account when received.

### **Expenditure**

Expenditure is brought into account in the year it is spent.

### **Risk**

The trustees do not believe the charity is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

### **Format**

The accounts are prepared on a receipts and payment basis.

### **Unrestricted funds**

Are funds which are available for use of the trustees in furtherance of the general objectives of the charity.

### **Designated funds**

Comprise unrestricted funds that have been set aside by the trustees for particular purposes.

### **Restricted funds**

Donations which are to be used in accordance with specific restrictions imposed by donors: they include donations received from appeal for specific activities or projects.

**DOWNHAM BAPTIST CHURCH**

England & Wales - Charity number 1177702

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# Accounts

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Registered CIO Number: 1177702



**RECIPTS AND PAYMENT ACCOUNT  
AND STATEMENT OF ASSETS AND  
LIABILITIES**

**For year ended 31<sup>st</sup> December 2022**



**CHARITY INFORMATION**

**REGISTERED CIO NUMBER:** 1177702

**TRUSTEES:** Ricardo Hipolito (Pastor; Chairman)  
Jeff Bryan (Secretary)  
Loveday Cole (Treasurer)

**GOVERNING DOCUMENT:** Constitution of Downham Baptist Church dated 2018

**REGISTERED ADDRESS:** 31 Oakshade Road  
Bromley  
BR1 5QB

**BANKERS:** Barclays Bank Plc

**INDEPENDENT EXAMIER:** Brenda Peers-Ross  
29 Drift Road  
PO20 0PW



**CONTENTS**

	<b>Page</b>
Legal and Administrative Details	1
Trustees Annual Report	3 -5
Independent Examiners Report	6
Receipts and Payments Account	7
Statement of Assets and Liabilities	8
Notes to the Accounts	9
Accounting Policies	10

## **Structure, Governance, and Management**

Downham Baptist Church is a Charitable Incorporated Organisation (CIO) that is governed by an approved Constitution and Bylaws which states that: 'Under the authority of Jesus Christ and the Word of God, the Membership of the Church is the final authority within this local Church'.

Membership of the church is open to anyone who professes the Christian faith in accordance with the church's Basis of Faith, has been baptised by immersion after salvation and satisfies such other requirements as have been specified by the Church Constitution and Bylaws.

The authority of the membership is normally exercised through the election of officers to govern the church. The Officers of the church are the Pastor, any Assistant Pastor(s) and Deacon(s) as well as the Secretary and the Treasurer (in the event that the Secretary and Treasurer are not Deacons). The charity trustees of the church are the persons appointed to the offices of Pastor, Deacons, Secretary and Treasurer.

The members of the church must meet at least every 15 months for an annual general meeting (AGM) but normally meet every quarter. The charity trustees must meet every quarter to manage the administration of the church.

Further explanation of the church's structure and governance can be found in the Church Constitution and Bylaws.

## **Objectives and Activities**

The objects of the church are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Downham, London and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Ethical Statements as may be adopted and amended by the church from time to time in accordance with the provisions of the Church Bylaws.

The main activities of the church are providing a place of worship, advancing the Christian faith, educating people about the Christian faith, providing pastoral care and outreach, as well as supporting evangelical missionaries.

The church provides a place of worship at 60 Churchdown, Bromley, BR1 5PQ. Worship services are advertised to the general public through signage, leaflets, websites, social media and word of mouth.

The church advances the Christian faith by preaching the Gospel, through public worship services, small group and individual Bible studies, personal discipleship, and various outreach



events and efforts in the community. Every week, the church also educates people about the Christian faith at Sunday services, and in small group Bible studies.

The church provides pastoral care and outreach by teaching God's Word appropriate to the needs of the members and attendees and equipping the members to be actively involved in pastoral care and outreach as a demonstration of their Christian faith.

The church endeavours to train and support missionaries to carry the gospel to other parts of the United Kingdom and overseas. Those trained as missionaries will then go out to other parts of the world with the gospel message. Financial support for missionaries is given by the church members to a missionary fund and then paid directly to the individual or the charity the individual works with.

The church benefits the general public by providing worship services that are open to the general public, providing information about the Christian faith through various outreach events and efforts and by providing training and mentoring for those who desire to serve as Christian workers.

The worship services, small group Bible studies, and other events and clubs are open to anyone who wishes to attend. Personal discipleship and further training and mentoring are more selective, giving priority to those who have become members, have attended faithfully, and who have the potential to go and teach and train others. This is always done with the long-term aim of trying to benefit people from all backgrounds. Such decisions are made in accordance with the procedures set out in the constitution, taking into account the principles set out in the Bible and the context in which those principles are applied today.

### **Achievements and Performance**

The recent years have been challenging due to the ongoing effects of the global coronavirus pandemic, and 2022 continued to be challenging in many ways for the church. Despite the challenges, the church experienced some changes, as well as progress in the following areas:

First, the church was able to accommodate and work with a Missionary from North Carolina, USA. In March 2022, an American Missionary moved to the UK with the prospect of working alongside a church for a year in order to both gain experience in missions work as well as benefiting a local church. Downham Baptist Church had the pleasure of working alongside the missionary.

Second, with the help of the American Missionary, the church was able to provide a Homework Club for local school children. It was an opportunity to provide a safe space for doing homework as well as learning to socialise with other children in the area - this endeavor lasted a full School Term. Another blessing of having the Missionary work alongside us is that the church was able to hold Seasonal Outreach Events.



Third, the church needed to replace the Founding Pastor (who moved back to the USA), and so the church voted for the Assistant Pastor to take on the role of [Lead] Pastor, who began occupying the role in July 2022.

Fourth, within the first two months of the change in Pastors, two regular attenders of the church were added to the Membership, one was through water baptism.

Finally, a number of people were further equipped for ministry in the church including a Missionary Family who left Downham Baptist Church in November 2022 in order to plant a church and labour in another part of the country.

Throughout 2022, the church maintained its ministry of advancing the Christian Faith through regular outreach, Bible studies, and worship services, and the church continues to support two Evangelical Missionaries: one in Honduras, and another one in Northern Ireland.

Presented and approved at a committee meeting held on 31<sup>st</sup> October 2023 and signed on behalf of the board of trustees.

A handwritten signature in black ink that reads 'Ricardo Hipolito RC'. The signature is written in a cursive style with a large, sweeping initial 'R'.

---

Ricardo Hipolito

Trustee

Brenda Peers-Ross  
29 Drift Road  
Selsey  
Chichester  
West Sussex  
PO20 0PW

To the Trustees:  
**DOWNHAM BAPTIST CHURCH**  
Registered CIO Number: 1177702

Page 6

## **INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

### **Responsibilities and basis of report.**

I have Independently Examined the Financial Statements on Pages 7-10, for the financial year ending 31<sup>st</sup> December 2022.

### **Respective responsibilities of Trustees and Examiner**

As the charity's trustees, you are responsible for the preparations of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). The charity's Trustees consider an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

I report on my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **Basis of Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission and in accordance with section 145 of the Charities Act 2011. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you and the trustees concerning 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 next statement.

### **Independent Examiner's Statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act: or
- the accounts did not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*Brenda Peers-Ross*

Brenda Peers-Ross FMAAT ACIE  
Date: 4<sup>th</sup> November 2023

**RECEIPTS AND PAYMENTS ACCOUNT**

For the Period 31st December 2022

	Note	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
<b>Total Income from:</b>						
Donations and Legacies		34,012	-	1,514	35,526	33,444
Gift Aid		3,708	-	98	3,806	8,472
Income from events		100			100	6,067
Income from lettings of facilities		24,005			24,005	16,400
Interest		-	13	-	13	-
<b>Total Income</b>		<b>61,825</b>	<b>13</b>	<b>1,612</b>	<b>63,450</b>	<b>64,383</b>
<b>Expenditure on:</b>						
Charitable Activities	1	41,275	-	-	41,275	45,401
Charitable Activities - grants paid	2	-	-	960	960	9,529
<b>Total Expenditure</b>		<b>41,275</b>	<b>-</b>	<b>960</b>	<b>42,235</b>	<b>54,930</b>
<b>Net Income/(Expenditure)</b>		<b>20,560</b>	<b>13</b>	<b>662</b>	<b>21,215</b>	<b>9,453</b>
Transfer between funds		(1,976)	1,976	-	-	-
<b>Net movement In funds</b>		<b>18,574</b>	<b>1,989</b>	<b>662</b>	<b>21,215</b>	<b>9,453</b>
Total funds brought forward		2,183	14,506	732	17,421	7,968
<b>Total funds carried forward</b>		<b>20,757</b>	<b>16,495</b>	<b>1,384</b>	<b>38,636</b>	<b>17,421</b>

STATEMENT OF ASSETS AND LIABILITIES

At 31st December 2022

	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
<b>Assets:</b>					
Current Account	14,324	9,495	1,384	25,203	6,334
Business Premium Account	6,633	7,000	-	13,633	11,087
Debtors:	33	-	-	33	-
	<b>20,990</b>	<b>16,495</b>	<b>1,384</b>	<b>38,869</b>	<b>17,421</b>
<b>Liabilities</b>					
Creditors	338	-	-	338	-
	<b>338</b>	<b>-</b>	<b>-</b>	<b>338</b>	<b>-</b>
<b>Net assets/(liabilities)</b>	<b>21,328</b>	<b>-</b>	<b>-</b>	<b>39,207</b>	<b>17,421</b>

Charity Cash Funds		Unrestricted £	Designated £	Restricted £	Total 31.12.22 £	Total 31.12.21 £
Unrestricted fund	3	20,757	-	-	20,757	2,183
Designated funds	3	-	16,495	-	16,495	14,508
Restricted Funds	4	-	-	1,384	1,384	732
		<b>20,757</b>	<b>16,495</b>	<b>1,384</b>	<b>38,636</b>	<b>17,421</b>

Presented and approved by the Trustees at a committee meeting held on 31st October 2023  
and signed on their behalf.



Ricardo Hipolito

Trustee

**For the Period 31st December 2022**  
**Notes to the Accounts**

	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
<b>Note 1</b>					
<b>Charitable Activities</b>					
Rent and utilities	6,000	-	-	6,000	6,000
Services and subscriptions	2,489	-	-	2,489	1,745
Pastoral stipend	27,728	-	-	27,728	19,800
Hospitality	738	-	-	738	662
Cleaning and maintenance	244	-	-	244	722
Supplies and equipment	164	-	-	164	1,234
Speakers expenses	1,910	-	-	1,910	873
Sundries	818	-	-	818	4,248
Benevolence	350	-	-	350	945
Hall hire costs	118	-	-	118	178
Events	716	-	-	716	5,451
Overseas costs	-	-	-	-	3,545
	<b>41,275</b>	-	-	<b>41,275</b>	<b>45,401</b>

**Note 2**

**Charitable Activities - Grants Made**

Vision Baptist Mission for UK Mission	-	-	-	960	5,697
Other small grants to organisation for UK mission	-	-	-	-	402
Grants to individuals	-	-	-	-	3,430
	-	-	-	<b>960</b>	<b>9,529</b>

**Unrestricted funds**

3

	Opening Balance 01.01.22 £	Movement In	Movement Out	Transfer Between Funds	Closing Balance 31.12.22 £
Unrestricted General Reserve	2,183	61,825	(41,275)	(1,976)	20,767
<b>Designated Fund:</b>					
Building fund	11,006	13	-	1,976	12,995
Reserves fund	3,500	-	-	-	3,500
	<b>14,506</b>	<b>13</b>	<b>-</b>	<b>1,976</b>	<b>16,495</b>

**Restricted funds**

4

	Opening Balance 01.01.22 £	Movement In £	Movement Out £	Transfer Between Funds £	Closing Balance 31.12.22 £
Building fund	82	757	-	-	839
Mission fund	450	855	(960)	-	345
Colchester mission fund	200	-	-	-	200
	<b>732</b>	<b>1,612</b>	<b>(960)</b>	<b>-</b>	<b>1,384</b>

For the Period 31st December 2022

## **Notes to the Accounts**

---

### **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice (SORP), Accounting and Reporting by Charities issued in January 2015, applicable UK Accounting Standards and the Charities Act 2011.

### **Ultimate Controlling Party**

The Registered Charity is controlled by the Trustees individually named in the Annual Report.

### **Income**

Income is brought into account when received.

### **Expenditure**

Expenditure is brought into account in the year it is spent.

### **Risk**

The trustees do not believe the charity is subject to any substantial risk beyond the liabilities disclosed in its Annual Report and Accounts.

### **Format**

The accounts are prepared on a receipts and payment basis.

### **Unrestricted funds**

Are funds which are available for use of the trustees in furtherance of the general objectives of the charity.

### **Designated funds**

Comprise unrestricted funds that have been set aside by the trustees for particular purposes.

### **Restricted funds**

Donations which are to be used in accordance with specific restrictions imposed by donors: they include donations received from appeal for specific activities or projects.

**DOWNHAM BAPTIST CHURCH**

England & Wales - Charity number 1177702

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# Accounts

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# Downham Baptist Church

Report and Accounts  
Year ended 31 December 2021

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**DOWNHAM BAPTIST CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

ADDRESS FOR CORRESPONDENCE	31 Oakshade Road Bromley BR1 5QB
GOVERNING DOCUMENT	Constitution dated 28 January 2018, as amended 6 June 2021.
CHARITY REGISTRATION NUMBER	1177702
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Loveday Cole Jeff Bryan Travis Snode (resigned 28 June 2022) Ricardo Hipolito (appointed 27 February 2022)
BANKERS	Barclays Bank plc Leicester Leicestershire LE87 2BB
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

**INDEX**

Page 1	Legal & Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

**DOWNHAM BAPTIST CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2021.

**Objects of the charity**

The objects of the charity, which is a church, are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Downham, London and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Ethical Statements as may be adopted and amended by the church from time to time in accordance with the provisions of the Church Bylaws.

**Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements were providing a place of worship, advancing the Christian faith, educating people about the Christian faith, providing pastoral care and outreach, as well as supporting evangelical missionaries.

The church provides a place of worship at 60 Churchdown, Bromley, BR1 5PQ. Worship services are advertised to the general public through signage, leaflets, websites, social media and word of mouth.

The church advances the Christian faith by preaching the Gospel, through public worship services, small group and individual Bible studies, personal discipleship courses, and various outreach events and efforts in the community. Every week, the church also educates people about the Christian faith at Sunday services, at groups for children and young people, and in small group Bible studies.

The church provides pastoral care and outreach by teaching God's Word appropriate to the needs of the members and attendees and equipping the members to be actively involved in pastoral care and outreach as a demonstration of their Christian faith.

The church also trains and supports missionaries to carry the gospel to other parts of the United Kingdom and overseas. Those trained as missionaries will then go out to other parts of the world with the gospel message. Financial support for missionaries is given by the church members to a missionary fund and then paid directly to the individual or the charity the individual works with.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

The church benefits the general public by providing worship services that are open to the general public, providing teaching about the Christian faith through a range of age-based small groups, providing information about the Christian faith through various outreach events and efforts and by providing training and mentoring for those who desire to serve as Christian workers.

## **Summary of the charity's main activities and achievements (continued)**

The worship services, small group Bible studies, and other events and clubs are open to anyone who wants to attend. Personal discipleship and further training and mentoring are more selective, giving priority to those who have become members, have attended faithfully, and who have the potential to go and teach and train others. This is always done with the long-term aim of trying to benefit people from all backgrounds. Such decisions are made in accordance with the procedures set out in the constitution, taking into account the principles set out in the Bible and the context in which those principles are applied today.

2021 continued to be challenging in light of the continued global coronavirus pandemic. Despite the challenges, the church experienced a number of growth in the following areas:

First, six people were added to the membership; including three who were baptised. Two of those who came into membership, in April, were a new Assistant Pastor and his wife. Their young family has been a real blessing to the church, providing leadership, teaching, ministry and outreach.

Second, as part of the church bringing on board an Assistant Pastor, the church was able to begin paying a pastoral stipend to the Assistant Pastor which is the first time that the church has been able to do this. This is due to the commitment of the church members and regular attenders.

Third, throughout 2021, the church maintained its ministry of advancing the Christian Faith through regular outreach, Bible studies, and worship services.

Fourth, the church continues to support two Evangelical Missionaries; one in Honduras, and another one in Northern Ireland. Also the church gave donations to a new church plant in Colchester.

Finally, a number of people were further equipped for ministry in the church including a Missionary Family being placed in the church for practical experience with the hopes of planting a church somewhere in the United Kingdom.

Overall, in spite of the challenges, the church continued to grow and remains optimistic about the future - as one famous missionary once said: "The future is as bright as the promises of God."

## **Financial review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. The Church was able to give over £720 to world missions. The church was also able to support several members who have lost their loved ones in 2021.

Most of the ministry of our church is carried out by members and regular attenders who volunteer their time and skills with little to no impact on the church's expenditure, but nevertheless greatly contribute to the achievement of the church's objectives.

During the year income increased by £44,836 to £64,383, and expenditure increased by £39,690 to £54,930. As a result the cash held by the charity increased by £9,453, to £17,421, of which £16,689 is unrestricted and can be used for any charitable purpose. The increases from the previous year can broadly be accounted for by an increase in the size of the church, the weekly letting of the church hall to the British Red Cross and the recruitment of an Assistant Pastor.

**Reserves policy**

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £3,500 so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £16,689, of which £3,500 is held in a designated Reserves Fund and the charity is complying with its reserves policy.

**Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the trustees and signed on their behalf by:

*RICARDO HIPOLITO*

---

RICARDO HIPOLITO (TRUSTEE)

Date: 26 October 2022

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF

### DOWNHAM BAPTIST CHURCH

I report to the trustees on my examination of the accounts of Downham Baptist Church ('the charity') for the year ended 31 December 2021 on pages 6 to 9 following.

#### **Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Archie McDowall*

Archie McDowall BA CA

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 27 October 2022

**DOWNHAM BAPTIST CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds		Restricted Funds	2021	2020
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		21,838	-	11,606	33,444	14,104
Gift aid receipts		7,049	-	1,423	8,472	5,452
Income from events		6,067	-	-	6,067	-
Income from letting of facilities		16,400	-	-	16,400	-
Other		-	-	-	-	-
		<u>51,353</u>	<u>-</u>	<u>13,029</u>	<u>64,382</u>	<u>19,557</u>
<b>Total receipts</b>		<u>51,353</u>	<u>-</u>	<u>13,029</u>	<u>64,382</u>	<u>19,557</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	41,856	-	3,545	45,401	14,680
Grants paid in relation to charitable activities undertaken by others	3	-	-	9,529	9,529	560
		<u>41,856</u>	<u>-</u>	<u>13,074</u>	<u>54,930</u>	<u>15,240</u>
<b>Total payments</b>		<u>41,856</u>	<u>-</u>	<u>13,074</u>	<u>54,930</u>	<u>15,240</u>
Net of receipts / (payments) before		9,498	-	(45)	9,453	4,316
Transfers between funds	4	(11,333)	11,333	-	-	-
<b>Net movement in funds</b>		<u>(1,836)</u>	<u>11,333</u>	<u>(45)</u>	<u>9,453</u>	<u>4,316</u>
Cash funds as at last year end		4,019	3,172	777	7,968	3,652
<b>Cash funds at this year end</b>	A	<u>2,183</u>	<u>14,506</u>	<u>732</u>	<u>17,421</u>	<u>7,968</u>

The notes on pages 8-9 form part of these accounts.

**DOWNHAM BAPTIST CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	<u>Unrestricted Funds</u>			2021 £	2020 £
	General funds £	Designated funds £	Restricted funds £		
Notes	_____	_____	_____	_____	_____
<b>A Cash funds</b>					
Cash at bank with immediate access	2,183	14,506	732	17,421	7,968
Petty cash	-	-	-	-	-
	<u>2,183</u>	<u>14,506</u>	<u>732</u>	<u>17,421</u>	<u>7,968</u>
<b>B Other monetary assets</b>					
Prepayments	4,803	-	-	4,803	-
	<u>4,803</u>	<u>-</u>	<u>-</u>	<u>4,803</u>	<u>-</u>

The accounts were approved by the trustees and signed on their behalf by:

*RICARDO HIPOLITO*

\_\_\_\_\_  
RICARDO HIPOLITO (TRUSTEE)

Date: 26 October 2022

The notes on pages 8-9 form part of these accounts.

**DOWNHAM BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total 2021 £	Total 2020 £
	General funds £	Designated funds £	Restricted Funds £		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Rent & Utilities	6,000	-	-	6,000	6,000
Services & Subscriptions	1,745	-	-	1,745	1,744
Pastoral Stipend	19,800	-	-	19,800	-
Hospitality	662	-	-	662	151
Cleaning & Maintenance	722	-	-	722	780
Supplies & Equipment	1,234	-	-	1,234	548
Speaker Expenses	873	-	-	873	1,049
Sundries	4,246	-	-	4,246	487
Benevolence	945	-	-	945	-
Hall Hire Costs	178	-	-	178	469
Event Costs	5,451	-	-	5,451	3,101
Outreach Costs	-	-	3,545	3,545	351
	<u>41,856</u>	<u>-</u>	<u>3,545</u>	<u>45,401</u>	<u>14,680</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Grants for:					
Vision Baptist Mission for UK Mission	-	-	5,697	5,697	-
Other small grants to organisations for UK mission	-	-	402	402	-
Grants to individuals	-	-	3,430	3,430	560
	<u>-</u>	<u>-</u>	<u>9,529</u>	<u>9,529</u>	<u>560</u>

**DOWNHAM BAPTIST CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**4 Movement of funds**

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	4,019	51,353	(41,856)	(11,333)	2,183
Designated funds					
Building Fund	-	-	-	11,006	11,006
Reserves Fund	3,172	-	-	328	3,500
	<u>3,172</u>	<u>-</u>	<u>-</u>	<u>11,333</u>	<u>14,506</u>
Restricted funds					
Building Fund	11	70	-	-	81
Missions Fund	765	884	(1,199)	-	450
Colchester Mission Fund	-	12,075	(11,875)	-	200
	<u>777</u>	<u>13,029</u>	<u>(13,074)</u>	<u>-</u>	<u>732</u>
Total funds	<u>7,968</u>	<u>64,382</u>	<u>(54,930)</u>	<u>-</u>	<u>17,421</u>

During the year to 31 December 2021, the trustees opted to transfer £11,006 from General funds to the designated Building Fund.

*Building Fund*

Funds designated for the purchase of a building for the church.

*Reserves Fund*

Funds held in reserve to cover any emergency expenses or unexpected shortfall in the church budget.

*Missions Fund*

Funds restricted for overseas missionaries and domestic church-planters.

*Colchester Mission Fund*

Funds restricted for a new church plant in Colchester.

**5 Post-Year End Event**

In preparing these accounts, it has been brought to the trustees' attention that there is a possible liability to HMRC with regard to the employment of Ricardo Hipolito as Assistant Pastor, from March 2021, and then as Pastor, from July 2022. There may also be a liability to make back-dated pension contributions on his behalf under auto-enrolment legislation. The charity is taking professional advice as to the necessary steps it must take to rectify the situation but is unable to quantify the potential liability as at the date of the signing of these accounts. The trustees understand that repayment of any liabilities will utilise a substantial portion of the charity's unrestricted cash.

**DOWNHAM BAPTIST CHURCH**

England & Wales - Charity number 1177702

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# Accounts

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## Report and Accounts

Year ending 31 December 2020

Charity No: 1177702



## **CHARITY INFORMATION**

<b>STATUS</b>	The church is a registered charity Charity Registration No: 1177702
<b>TRUSTEES</b>	Travis Snode (Pastor; Chairman) Jeff Bryan (Secretary) Loveday Cole (Treasurer)
<b>GOVERNING DOCUMENT</b>	Constitution of Downham Baptist Church dated 2018
<b>REGISTERED ADDRESS</b>	31 Oakshade Road Bromley BR1 5QB
<b>BANKERS</b>	Barclays Bank Plc

## **CONTENTS**

Page 1	Legal and Administrative Details
Page 2-4	Trustee's Report
Page 5	Receipts and Payments Account
Page 6	Statement of Assets & Liabilities
Page 7	Notes to the Accounts



## **TRUSTEES' REPORT**

### **Structure, Governance, and Management**

Downham Baptist Church is a charitable incorporated organisation (CIO) that is governed by an approved Constitution and Bylaws which states that: 'Under the authority of Jesus Christ and the Word of God, the Membership of the Church is the final authority within this local Church'.

Membership of the church is open to anyone who professes the Christian faith in accordance with the church's Basis of Faith, has been baptised by immersion after salvation and satisfies such other requirements as have been specified by the Church Constitution and Bylaws.

The authority of the membership is normally exercised through the election of officers to govern the church. The Officers of the church are the Pastor and Deacon(s) as well as the Secretary and the Treasurer (in the event that the Secretary and Treasurer are not Deacons). The charity trustees of the church are the persons appointed to the offices of Pastor, Deacons, Secretary and Treasurer.

The members of the church must meet at least every 15 months for an annual general meeting (AGM) but normally meet every quarter. The charity trustees must meet every quarter to manage the administration of the church.

Further explanation of the church's structure and governance can be found in the Church Constitution and Bylaws.

### **Objectives and Activities**

The objects of the church are the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Downham, London and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Ethical Statements as may be adopted and amended by the church from time to time in accordance with the provisions of the Church Bylaws.

The main activities of the church are providing a place of worship, advancing the Christian faith, educating people about the Christian faith, providing pastoral care and outreach, as well as supporting evangelical missionaries.



The church provides a place of worship at 60 Churchdown, Bromley, BR1 5PQ. Worship services are advertised to the general public through signage, leaflets, websites, social media and word of mouth.

The church advances the Christian faith by preaching the Gospel, through public worship services, small group and home Bible studies, personal discipleship courses, and various outreach events and efforts in the community. Every week, the church also educates people about the Christian faith at Sunday services, at groups for children and young people, and in small group Bible studies.

The church provides pastoral care and outreach by teaching God's Word appropriate to the needs of the members and attendees and equipping the members to be actively involved in pastoral care and outreach as a demonstration of their Christian faith.

The church also trains and supports missionaries to carry the gospel to other parts of the United Kingdom and overseas. Those trained as missionaries will then go out to other parts of the world with the gospel message. Financial support for missionaries is given by the church members to a missionary fund and then paid directly to the individual or the charity the individual works with.

The church benefits the general public by providing worship services that are open to the general public, providing teaching about the Christian faith through a range of age-based small groups, providing information about the Christian faith through various outreach events and efforts and by providing training and mentoring for those who desire to serve as Christian workers.

The worship services, small group Bible studies, and other events and clubs are open to anyone who wants to attend. Personal discipleship and further training and mentoring are more selective, giving priority to those who have become members, have attended faithfully, and who have the potential to go and teach and train others. This is always done with the long-term aim of trying to benefit people from all backgrounds. Such decisions are made in accordance with the procedures set out in the constitution, taking into account the principles set out in the Bible and the context in which those principles are applied today.

## **Achievements and Performance**

2020 was a very challenging year for everyone with the global coronavirus pandemic. Our interim pastor resigned in February and then in the middle of March, we closed the church doors for six months due to the national lockdown. Pastor Travis Snode returned from his sabbatical in September. On 20 September 2020, we reopened the church for public worship and managed to begin meeting in person for most of the rest of the year apart from the four week lockdown in November.



During this period, the church strove to maintain its fellowship and ministry through online services, prayer meetings, and Bible studies. Most of our outreach was done through online means, though we also did quite a bit of leafleting during the last three months of the year.

When we reopened the doors of the church, we had several new people begin attending the church. Also, most of our regular people started coming back once we reopened. We are thankful for this and also for the fact that, even with the unique challenges of the year, the giving of the church stayed consistent and even increased.

### **Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. We also were able to reclaim a good amount of funds through Gift Aid that was reclaimed going back to 2018 when our church was officially registered with the Charity Commission.

The Church was able to give over £560 to world missions. We were also able to raise £402 to give to the New Hope Residential Centre in Dublin as well as £440 for a family in need in our community.

Most of the ministry of our church is carried out by members and regular attenders who volunteer their time and skills with little to no impact on the church's expenditure, but nevertheless greatly contribute to the achievement of the church's objectives.

The Church ended 2020 with £7191.56 in unrestricted funds as well as £363.20 restricted for missions, £11.35 restricted for the building fund, and £402 restricted for our Christmas offering for the New Hope Residential Centre.

### **Reserves Policy**

The Church put 5% of all unrestricted income into Reserves this past year. The church has £3201.61 in reserves and intends to keep putting funds into the Reserves until it reaches £3500 which is approximately one quarter of the church's annual budget.

**STATEMENT OF FINANCIAL ACTIVITIES**

FOR THE YEAR ENDED 31 DECEMBER 2020					
	Note	Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
				2020	2019
<b>INCOMING RESOURCES</b>		£	£	£	£
<i>Incoming resources from generated funds</i>					
Voluntary donations	2	11,341.36	2,762.85	14,104.21	16,866.83
Activities for generating funds		0.00	0.00	0.00	40.00
Gift aid recovered		5,452.29	0.00	5,452.29	0.00
Other income		0.00	0.00	0.00	263.22
Total incoming resources		16,793.65	2,762.85	19,556.50	17,170.05
<b>RESOURCES EXPENDED</b>					
Charitable activities		(12,829.96)	(2,410.48)	(15,240.44)	(15,758.29)
Total Resources Expended		(12,829.96)	(2,410.48)	(15,240.44)	(15,758.29)
Net Movement in Funds		3,963.69	352.37	4,316.06	1,411.76
Fund balance brought forward		3,227.87	424.18	3,652.05	2,240.29



**STATEMENT OF ASSETS & LIABILITIES**

FOR THE YEAR ENDED 31 DECEMBER 2020					
		2020	2019		
Cash and Cash Balances					
Barclays - Current Account		7,968.11	3,652.05		
		7,968.11	3,652.05		
Debtors					
HMRC Gift Aid - not yet claimed		500.00	3,402.07		

**NOTES TO THE ACCOUNTS**

FOR THE YEAR ENDED 31 DECEMBER 2020					
<b>Note 1 Accounting Policies</b>					
The accounts have been prepared on the receipts and payments basis with a Statement of Assets and Liabilities.					
<b>Note 2 Restricted Voluntary Donations</b>					
At 31 December 2020 there were funds held of £776.55 relating to gifts given for a specific purpose as detailed below.					
		<b>Bal 31.12.19</b>	<b>Receipts</b>	<b>Payments</b>	<b>Bal 31.12.20</b>
- Missions		318.20	605.00	(560.00)	363.20
- Local Evangelism		10.00	5.00	(15.00)	0.00
- Building Fund		0.00	11.35	0.00	11.35
- Events		0.00	1,499.50	(1,499.50)	0.00
- Other Designated (Christmas Offering)		0.00	402.00	0.00	402.00
- Other Designated (Book Fund)		51.00	0.00	(51.00)	0.00
- Other Designated (Youth Club)		44.98	0.00	(44.98)	0.00
<b>Total</b>		<b>424.18</b>	<b>2,522.85</b>	<b>(2,170.48)</b>	<b>776.55</b>