

Report of the Trustees and
Financial Statements
for the year ended 31 December 2024
for
Brownhill Road Baptist Church

Brownhill Road Baptist Church

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Legal and Administrative Information

Registered Charity Address

292 Brownhill Road
Catford
London
SE6 1AU

Registered Charity Number

1185320

Charity Trustees

Revd Armend Qehaja (Chair)
Sharon Brown (to 11 December 2024)
Andrew Grimwade (Treasurer)
Hui Min Langridge
Herma Lewis
John T S Mung (to 31 December 2024)
Sena Olabisi
Noel Pinnock
Emelda Small

Custodian Trustee (Property)

London Baptist Property Board Limited
Unit C2, 15 Dock Street
London
E1 8JN

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling, Kent
ME19 4JQ

Independent Examiner

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
18 Farnham Road
Guildford
Surrey
GU1 4XA

Report of the Trustees
for the year ended 31 December 2024

The Trustees present their report with the financial statements for the year ended 31 December 2024

Reference & Administration

All general information relating to Brownhill Road Baptist Church can be found on page 1.

Financial Review

The results for the year are as set out in the annexed Receipts and Payments Account.

Structure, Governance, & Management

-The charity is controlled by the Trustees. The present Charitable Incorporated Organisation (CIO) was registered by The Charity Commission in September 2019, with Charity number 1185320. The assets, liabilities and activities of the Church were transferred from the former unincorporated charity with effect from 26 June 2020.

-The Trustees consider that there are sufficient reserves to maintain our regular activities. Refurbishment work is being funded from reserves, together with a loan facility from the custodian trustee. Potential risks have been considered and taken into account in planning for the future.

- Trustees serve for a term of not more than three years (and may be re-elected) and are given training on appointment. All lay trustees attended a Baptist update course in March 2025.

Objectives & Activities

The aims of the charity are summed up in the church's mission statement: to practise and promote the worship of God, to be a loving Christian community and to spread the Christian gospel in the locality and, through our support of others, the wider world. All our activities follow from these three aims.

Achievements & Performance

During the year the church received regular income sufficient to maintain its ministry and activities in the community, and to fulfil our responsibilities for the upkeep of our premises.

We have continued to reach out to our local community through Friendship space, held twice monthly, providing activities such as fitness sessions, craft, music and digital support. We have organised a Quiz night which made good connections in our community. We have joined with a local multi-cultural group *Bring me Sunshine* in promoting well-being amongst the older members of our community, and have been part of the annual ecumenical service for *World Day of Prayer*. We also maintain a lively online digital presence.

In our church we have welcomed many of diverse backgrounds to our Sunday services and midweek online gatherings for study and prayer. Our recent focus has been on deepening connections of faith and witness within and beyond our building.

We have provided activities for children on Sundays and Monday evenings, which we will continue to grow, and Faith Hub, for older teenagers and young adults, provides space for study and social interaction.

Growing Patch, the nursery that uses one of our halls, has been able to maintain its work throughout the year.

We contributed to a variety of outside causes (listed in note 7 to the financial statements).

Plans for Future

In the future the church plans to continue, under God's guidance, to seek to further its aims, especially the spiritual and numerical growth of our Christian community. We are hoping to continue to build on what we have begun in our refurbished building since 2022, with charity and social events. We will continue to welcome and support our local community, and are exploring new ways of fulfilling our mission objective.

We also aim over time to complete the refurbishment of the interior of our buildings and its external access; a loan facility has been agreed with our custodian trustee, London Baptist Property Board, which will be used as needed along with our own resources.

Report of the Trustees (continued)

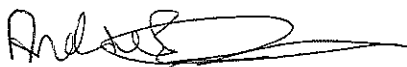
Statement of Trustees' Responsibilities for the year ended 31 December 2024

Charity law requires the Trustees to prepare in respect of each accounting period of the charity a statement of accounts complying with such requirements as to its form and content as may be prescribed by regulations made by the Secretary of State. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On Behalf of the Managing Trustees:



Andrew Grimwade
Trustee

Dated: May 15, 2025

Independent Examiners Report to the Trustees of
Brownhill Road Baptist Church

I report to the trustees on my examination of the accounts of Brownhill Road Baptist Church (the Charity) for the year ended 31 December 2024, which are set out on pages five to nine.

Responsibilities and basis of report

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

I report in respect of my examination of the 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:

- * accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- * the accounts do not accord with those records; or
- * the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

AJ Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU



Date: 22 May 2025

Receipts and Payments Account
for the year ended 31 December 2024

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023
	<u>Notes</u>					
Receipts						
Voluntary resources:						
Gift Aid receipts		49,938	-	5,575	55,513	52,426
Small donations		8,280	-	530	8,810	9,493
Other donations and sundry receipts		1,223	-	4,257	5,480	3,619
Grants from statutory bodies		500	-	-	500	-
Legacies		287	-	-	287	-
Tax refunds		16,038	8	1,010	17,056	19,460
Giving specified for other causes	7	-	-	9,756	9,756	8,625
		<u>76,266</u>	<u>8</u>	<u>21,128</u>	<u>97,402</u>	<u>93,623</u>
Activities for generating funds:						
Licences/donations for use of church premises		15,520	-	-	15,520	15,520
Rents from letting church property		-	23,408	-	23,408	25,080
		<u>15,520</u>	<u>23,408</u>	<u>-</u>	<u>38,928</u>	<u>40,600</u>
Investment income:						
Deposit interest		2,991	-	-	2,991	2,913
		<u>2,991</u>	<u>-</u>	<u>-</u>	<u>2,991</u>	<u>2,913</u>
Total receipts		<u>94,777</u>	<u>23,416</u>	<u>21,128</u>	<u>139,321</u>	<u>137,136</u>
Payments						
Donations for other causes	7	1,666	-	9,756	11,422	10,670
Other grants and events		2,481	500	-	2,981	2,559
Ministry		44,116	-	-	44,116	42,710
Upkeep of church premises and contents		21,639	15,347	656	37,642	99,970
Maintenance of church properties		-	6,919	-	6,919	12,071
General church expenses	8	6,226	-	47	6,273	4,839
		<u>76,128</u>	<u>22,766</u>	<u>10,459</u>	<u>109,353</u>	<u>172,819</u>
Total payments		<u>76,128</u>	<u>22,766</u>	<u>10,459</u>	<u>109,353</u>	<u>172,819</u>
Net receipts/(payments)		18,649	650	10,669	29,968	(35,683)
Transfers between funds		(20,000)	20,000	-	-	-
Balances brought forward		52,469	32,686	3,554	88,709	124,392
Balances carried forward	2	<u>£ 51,118</u>	<u>£ 53,336</u>	<u>£14,223</u>	<u>£ 118,677</u>	<u>£ 88,709</u>

Statement of Assets and Liabilities
as at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 31-Dec-24 £	Total 31-Dec-23 £
Monetary assets:				
London Baptist Property Board deposits	58,688	-	58,688	56,341
CAF Bank accounts	30,174	18,668	48,842	37,573
	88,862	18,668	107,530	93,914
Other assets				
Tax reclaim due from HMRC	17,057	-	17,057	-
Donations in transit	269	-	269	-
Liabilities				
Specified donations to be paid away	-	4,445	4,445	4,912
Held for Thursday Afternoon Fellowship	293	-	293	293
Payroll taxes due	1,441	-	1,441	-
Net assets	<u>£104,454</u>	<u>£14,223</u>	<u>£118,677</u>	<u>£88,709</u>
Funds:				
Unrestricted funds			51,118	52,469
Designated funds			53,336	32,686
Restricted funds			14,223	3,554
			<u>£118,677</u>	<u>£88,709</u>

Approved by the Managing Trustees on 15 May 2025
and signed on their behalf by:



Andrew Grimwade
Treasurer

**Notes forming part of the Financial Statements
for the year ended 31 December 2024**

1 Accounting policies

Accounting convention

The financial statements of the charity have been prepared in accordance with the Charities Act 2011. The accounts have been prepared under the historical cost convention using the Receipts and Payments basis applicable to small charities.

Income and expenditure recognition

Voluntary income is received in cash by way of donations and is included when received. Reclaimed Tax is included once the claim has been submitted to HM Revenue & Customs. Items of expenditure are included when paid.

Funds

Restricted funds: represent a) income from trusts which may be expended only on those restricted objects provided in the terms of the trust or bequest, and b) donations received or requested for a specific purpose. The funds may only be spent on the specific purpose for which they were given, and balances unspent each year must be carried forward.

Unrestricted funds: are general funds which can be used for the ordinary purposes of the church.

Designated funds: are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

Fixed assets

The church building and other trust properties are vested in the London Baptist Property Board, and form no part of the assets of the church charity. Moveable church contents have value only in the context of church life and are not valued. Expenditure incurred on the church premises, the manse and their contents is written off when incurred.

Value Added Tax

The charity is not registered for VAT and all costs are inclusive of VAT.

2 Funds

	Balance brought forward £	Receipts £	Payments £	Transfers £	Balance carried forward £
Unrestricted funds					
General account	33,345	94,490	74,689	(20,000)	33,146
Legacy account	19,124	287	1,439	-	17,972
Total	52,469	94,777	76,128	(20,000)	51,118
Designated funds					
Benevolent	1,700	8	500	-	1,208
Fabric	30,986	23,408	22,266	20,000	52,128
Total	32,686	23,416	22,766	20,000	53,336
Restricted funds					
Building upgrade	-	7,635	656	-	6,979
Garden project	3,175	580	-	-	3,755
Giving specified for other causes	-	9,756	9,756	-	-
Students	271	-	-	-	271
Children's work	108	3,157	47	-	3,218
Total	3,554	21,128	10,459	-	14,223
Total funds	£ 88,709	£139,321	£ 109,353	£ -	£ 118,677

Designated funds: the Benevolent fund represents money available for the needs of individuals at the minister's discretion.

The Fabric fund represents money set aside for maintenance of the church buildings and other properties.

Restricted funds: the Building upgrade fund holds specific donations for planned work to improve the church buildings, which commenced in 2020 and continues. Certain specific costs have been covered from legacies, and a transfer from Fabric fund has eliminated any outstanding deficit at a reporting date.

The Garden project has developed the church frontage as a community garden, part funded by local community funds. It will be used to renew the garden after building works are complete.

The Students fund represents gifts to help our young people with their studies.

The Children's work fund represents funds formerly held on behalf of children's clubs and now being used for general children's work.

3 Buildings used by the charity

As stated in note 1, legal ownership of the church buildings and other properties rests with the London Baptist Property Board Limited as custodian trustee. The charity is responsible for insurance and maintenance, and the properties are insured with Congregational & General Insurance plc. The church buildings and contents are insured for £8,691,000. The two houses at 65 Callander Road SE6 and 44 Broadfield Road SE6, which are respectively used as a manse and tenanted as trust property, are insured for £406,000 and £454,000.

4 Trustees' expenses and remuneration

No expense payments were made to trustees for their services during the year, nor was any remuneration paid to any of the trustees. A stipend was paid to Revd Armend Qehaja in respect of his role as a Baptist minister. Six trustees or their related parties were reimbursed for amounts paid on behalf of the Church.

5 Related parties

The charity is controlled by the trustees.

6 Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Minister is a member of the Scheme.

Since January 2012, pension provision has been made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover

6 Pensions (continued)

Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This policy has been insured by the Baptist Union of Great Britain with Aviva.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. the main benefits for pre-2012 service were a defined benefit pension in respect of each year of Pensionable Service. The Scheme was closed to future accrual of defined benefits on 31 December 2011. It makes pension payments to a retired minister of the Church and to the widow of a former minister. During 2024 the Scheme Trustees completed the process of fully insuring the DB Plan benefits with an insurance company, and the Church has no further liabilities in respect of the Scheme,

The charge included in ministry costs for the period represents the employer contributions payable; the total pension cost for the Church in 2024 was £4,125 (2023:£3,923).

7 Donations for other causes (raised and donated)

	Specified £	From funds £	Total 2024 £	Total 2023 £
BMS World Mission	3,610	75	3,685	3,300
Home Mission	2,133	1,218	3,351	3,187
Spurgeon's College	177	273	450	450
Tearfund	864	-	864	1,192
Burma Compassion	1,152	-	1,152	775
Kosova support	236	-	236	277
Lewisham Foodbank	1,142	-	1,142	475
St Christopher's Hospice	235	-	235	-
Refuge (Lewisham)	207	-	207	214
Evangelical Alliance	-	100	100	100
London City Mission	-	-	-	400
London's Air Ambulance	-	-	-	300
	<u>£ 9,756</u>	<u>£ 1,666</u>	<u>£ 11,422</u>	<u>£ 10,670</u>

8 General church expenses

	2024 £	2023 £
Teaching materials and training	64	135
Printing, postage and stationery	372	289
Telephone and internet	1,749	1,447
Worship resources & music	498	471
Publicity and website	319	636
Equipment - donation station	1,439	-
Banking, accountancy and Independent examination fee	1,083	1,080
Subscriptions	286	283
Events and refreshments	463	498
	<u>£ 6,273</u>	<u>£ 4,839</u>