Luton Central Baptist Church Annual Report to the Charity Commission

In this report the trustees of Luton Central Baptist Church present their report and financial statements for the 2025 calendar year.

Registered Address: 52a Park Street, Luton, LU1 3ET

Church Office Telephone: 01582 422 635

Charity Registration Number: 1155929

Trustees:

Mr Samson Akinola (elder),
Mr Ian Benjamin (elder, on sabbatical 2025),
Mr Oral Carrington,
Mr Steve Conybeare,
Mr John Evans (treasurer),
Dr Patrice Evans (elder),
Mr Roland Ogberigbe (elder, from January 2025),
Ms Elizabeth Oyedemi (secretary from January 2025),
Mr Erwin Tadiar (associate minister from January 2025),
Mr Joshua Uthayaseelan (from January 2026).

Property Trustees:

The Baptist Union Corporation Limited, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT

Bankers:

Our main bank is Lloyds Bank plc, George St Luton (309528) branch.

Church organisations have funds with a number of other banks, and the church has substantial funds with the Coventry Building Society, Kingdom Bank, Green Pastures, and with the Baptist Union Corporation.

Independent Examiner:

Enid De Souza

Charitable Object:

The charity is governed by a constitution adopted 20 July 2010 which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Processes:

Members of the church are accepted in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ, or following other modes of baptism to renew their public profession of faith in Jesus Christ.

The church members meeting normally takes place six times per year and has responsibility for the overall policy of the church. Since the pandemic members have been able to participate in meetings via Zoom. In accordance with the constitution, the members appoint up to twelve deacons, who together with the minister and elders (who are also appointed by the members), are responsible for the day to day running of the church and the financial and legal aspects of the charity. The elders along with the minister also provide spiritual guidance for the church and its members. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objectives.

Relevant matters may be submitted to the church meeting by the trustees for guidance, or may be raised by members at the church meeting for further consideration by the trustees. Though the constitution permits decisions to be made at church meetings by appropriate majorities, the church seeks to work by consensus wherever possible.

Objectives and Activities:

In order to achieve the principal objective which is set out above, the church provides a variety of activities which are available both to its membership and to the community generally. Central to the work and witness of the church is the provision of regular public services of Christian worship which take place on Sundays at 10.45 am with online access via Facebook. Services also take place at Perry Green Baptist Chapel, our branch near Kimpton.

The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services online or in person. We aim to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

We have various activities for children and young people, such as Sunday School, a mum's and tot's group, and Boys' Brigade and Girls' Association that serve a large number of families not otherwise connected with the church (and anybody working with children or vulnerable adults is appropriately vetted with regard to the Criminal Records Bureau).

It is clear that these activities benefit a large number of people, and the trustees have been reminded of the need to have regard to the Charity Commission guidance on public benefit in their decisions.

The church is dependent on its membership working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

We look forward to welcoming our new pastor early in 2026.

Financial Review:

The church raises the funds necessary to carry on its activities from within its own membership and congregation; no wider public appeal for funds was made during the year. We normally contribute considerable sums to other charities, local, national and international, both through special collections and by setting aside money from our normal income for this purpose. Apart from the giving of the congregation (and gift aid thereon), other income is rent from two flats we own in Caddington, and from others using our building or car park.

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

During the year the money that would have been used to pay a minister is placed in a deposit account at Kingdom Bank and the rent from the flats is placed in a Repairs and Renewals fund to cover any major maintenance expenses. Other than that, we do not have a formal reserves policy, but in extremis funds designated for a possible future project could be used to address any unexpected contingency.

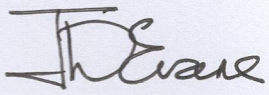
A major flood in the manse led to considerable unexpected extra expense, but thankfully we were able to use some capital money held by the Baptist Union to pay for the repairs. Despite a deficit on our general fund, our financial position is comfortable, but next year we will face considerable challenge as we once again pay a full time minister and pay rent on a temporary accommodation for him.

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

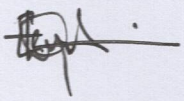
Approval:

Signed by two trustees on behalf of all the trustees.

J. EVANS,



E. OYEDEMI



Date of approval: 7 April 2026.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Independent Examiner's Report

Report to the members of:	Luton Central Baptist Church		
On accounts for the year ended:	31 December 2025	**Charity no (if any):**	1155929
Set out on pages:	1 - 3		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report:

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

Independent examiner's statement:

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

- *accounting records were not kept in accordance with section 130 of* the Act or
- the accounts do not accord with the accounting records

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

Signed:	E DeSouza	**Date:**	12 Sept. 2026
Name:	ENID DE SOUZA .		
Relevant professional qualification(s) or body (if any):			
Address:	LUTON; BEDFORDSHIRE		

Luton Central Baptist Church

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Accounts for the year 1 January -- 31 December 2025

	2025		2024	
INCOME	£		£	
General:				
Offerings	86,763		81,089	
Gift Aid	19,546		20,384	
Church Hire	17,325		15,923	
Various Donations	202		125	
Green Pastures	1,600		1,600	
Parking	2,892		1,120	
Miscellaneous	1,381	129,709	111	120,351
Special Collections and Specific Donations:				
BMS	820		965	
Home Mission	120		110	
Harvest	-		50	
Christmas	313		268	
Christian Aid	340		319	
Other	-		49	
Leaving Gift	-		-	
Turkish Earthquake	-	1,592	-	1,761
Total Income:		131,301		122,113

	2025		2024	
EXPENDITURE				
Pastoral & Evangelism:	£		£	
Minister	-		10	
Administrative Assistant	7,203		-	
Family Worker (and expenses)	15,689		15,282	
Speakers	2,998		3,702	
Staff Training	958		567	
Youth Activities	14		453	
Boys Brigade	1,311		2,334	(2 years)
Pastoral & Evangelism	5,062		1,287	
Music Ministry (Copyright, organ, piano)	3,156	36,391	1,406	25,042
Activities & Donations:				
BMS	5,998		6,440	
Home Mission	5,142		5,441	
Serving the Lord in Truth	24		-	
Phillipines missionary	25			
Leaving Gift	-		-	
Christmas (prev year)	268		263	
Christian Aid	330		364	
Turkish Earthquake	-		-	
Tim Haines	-		1,000	
Chinese church share of joint offerings	270	12,057	350	13,858
Church Building:				
Lighting, Heating & Water	12,577		19,085	
Cleaning (salaries and materials)	11,367		10,945	
Insurance	4,387		4,255	
Gardening	3,534		3,065	
Maintenance (less R&R items)	11,385	43,249	4,898	42,248
Administration:				
Accounting & Independent Examination Fees	2,707		2,434	

Photocopier	273		3,664	
IT (less items from R&R)	1,707		1,878	
Stationery, Print, Postage	564		790	
Telephone	759		959	
Subscriptions	855		844	
Payroll Fees	667		666	
Bank Charges	627		399	
Other Miscellaneous	134	8,292	130	11,764
Transfer to Ministry Fund:	38,018	38,018	40,176	40,176
Manse Expenses:	29,299	29,299	5,060	5,060
Total Expenditure:		167,305		138,149

General Fund				
Opening balance	33,579		49,616	
Change over the year	- 36,004	(Deficit)	- 16,037	(Deficit)
Transfer from TL076	24,470		-	
Closing balance	22,045		33,579	

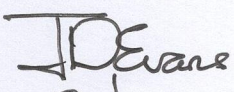
OTHER FUNDS	**2025**		**2024**	
	£		£	
B U Corporation Trust Account TL076				
Opening balance	56,627		55,365	
Transferred to general fund	24,470		-	
Interest	540		1,262	
Closing balance	32,697		56,627	
Communion Fund				
Opening balance	3,982		5,101	
Offerings during the year	2,492		1,651	
less Payments Made	466		2,770	
Closing balance	6,008		3,982	
Repairs & Renewals Fund				
Opening balance	19,367		30,050	
Net rental income from Caddington flats	9,431		10,412	
less various expenses	15,871	(gates, cooker)	21,095	
Closing balance	12,927		19,367	
Projects Fund				
Opening balance	144,162		137,850	
Interest (Lloyds, BU, Coventry)	5,839		6,311	
Closing balance	150,001		144,162	
Perry Fund				
Opening balance	14,540		14,957	
Income	2,491		2,287	
less Expenses	1,955		2,703	
Closing balance	15,076		14,540	
Ministry Fund				
Opening balance	69,639		28,132	
Interest on Kingdom Bank	1,735		1,331	
Transfer from General Fund	38,018		40,176	
less Gifts to local ministries	25,000		-	
Closing balance	84,392		69,639	

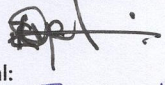
Thursday Afternoon Fellowship			
Opening balance	908		1,093
less Donations	200		185
Closing balance	708		908
Total of church funds	323,855		342,804
Adjustment	1		1

ASSETS	**2025**	**2024**
	£	£
BU trust TL076	32,697	56,627
BU deposit NC026	56,942	55,253
Lloyds current	16,384	23,997
Lloyds deposit	160	8,110
Green Pastures	40,000	40,000
Kingdom Bank	84,392	69,639
Coventry	93,261	89,160
Perry cash	20	20
Total liquid assets	323,855	342,805

CHURCH ORGANISATIONS	**2025**		**2024**
	£		£
JUMP			
Opening balance	768		967
Income			292
less Expenses	226	(net)	491
Closing balance	542		768
LIFT			
Opening balance	244		207
Income			140
less Expenses	57	(net)	103
Closing balance	187		244
BB and GA			
Opening balance	1,544		1,432
Income			574
less Expenses			462
Closing balance			1,544
BBGA bank			788
BBGA cash			651
BBGA cheque	-		105
LIFT bank	160		158
LIFT cash	27		86
JUMP bank	434		393
JUMP cash	108		374

Approval (signed by two trustees on behalf of all the trustees):

J. EVANS 

E. OYEDEMI 

Date of approval: 7 April 2026