Charity Registration Number: 1132127

Seaford Baptist Church

Annual Report and Unaudited Financial Statements

For the year ended

31 December 2025

Seaford Baptist Church
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Seaford Baptist Church
Legal and administrative information

Trustees	P Smoker K G Gardener A J Ayres J P Herring Rev A Machin (Retired 8 June 2025) J Howell (Resigned 31 March 2025) S I White (Resigned 31 March 2025) R J Reed (Resigned 8 December 2025) L C Lord (Resigned 16 November 2025) R Kemp (Resigned 29 April 2025)
Charity Number	1132127
Principal Address	Belgrave Road Seaford East Sussex BN25 2EE
Independent Examiner	Steve Maiden ACA Maiden Accountancy Services Suite 4, Compass House 45 Gildredge Road Eastbourne E Sussex BN21 4RY

Seaford Baptist Church
Trustees' report

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities
The charities objects are the advancement of the Christian faith according to the principles of the Baptist denomination. The policies adopted in furtherence of these objects are set out in the notes to the financial statements.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance
The Trustees of Seaford Baptist Church meet each month and are responsible for the pastoral, evangelistic, social and ecumenical mission of the church. They are also responsible for the maintenance of the main church building in Belgrave Road Seaford, the manse in Chichester Road and the community outreach centre at the Cabin in Raymond Close, Seaford. All major decisions about policy and expenditure are made at the church members' meetings which are held at least four times a year.

The Trustees always have due regard to the Charity Commission's guidance on public benefit and they are committed to enabling as many people as possible to be part of the worshipping community. Members and visitors come from a wide variety of socio-economic groups and ethnic backgrounds and our premises are well equipped to cater for persons with disabilities. We are registered as a Sight Loss Friendly church and have received an Eco Church award. Church members and regular attendees are encouraged to live out their faith as part of the Seaford community.

During 2025 Membership of the church decreased slightly but attendance remained constant. Our small groups have met regularly, and some groups have continued to use our Zoom account and meet online. Two funerals were conducted during the year.

Until June we continued to employ a full time Minister when the minster retired. We employ a part time Facilities Coordinator, a part time Office Assistant and a Youth Worker whose hours have continued to be 30 per week. He rents the church Manse at a reduced rate. We had a Youth Intern for 10 hours per week until July 2025. In September we employed a youth worker for 41/2 hours a week salary paid by a grant received. In November we employed an assistant bookkeeper for 9 hours a week. Work at the Cabin has been continued by volunteers from the church.

Recording and live streaming of services has continued through 2025. This has enabled larger numbers of people to view and participate in the services, particularly the elderly and infirm. Some have described it as a lifeline for them. This facility is available to other groups that use our premises. We expect this facility to continue to be used in the coming years.

The Youth Work has continued its activities with Friday night Youth Clubs and weekly Forest Church. Children's Church and Who Let the Kids Out meets monthly on Sunday mornings. An All-Age service takes place on Sunday morning once a month. Children and youth are taken to larger events throughout the year and an annua three-day holiday club is held for children during the Easter holidays.

Our Social Action groups continue to be popular. Scallywags is a weekly group providing opportunity for parents/carers of toddlers to meet in a safe and friendly environment. Heartsease meets monthly and provides the community with care and support for those who have been widowed.

During 2025 the work at the Cabin continued with approximately 8 children per week through Art and Craft clubs enjoying activity and games and weather permitting making full use of the redeveloped garden. Coffee Pot for adults continued to run fortnightly serving folk from the surrounding area. Some special events were also held. We have a good relationship with the nearby Peverell's Community Garden team who use our premises.

SBC buildings in Belgrave Rd and the Cabin at Raymond Close are very valuable community resources and the Trustees are keen to make them available as much as possible for the public benefit. The auditorium at the church is one of the biggest in the town and the various rooms have been frequently used, mainly for community groups and local musical societies. The Facilities Coordinator manages the building and there have been many positive comments from users about the quality of service that the Church provides to the wider community. The level of activity and rental income from these users has been maintained during 2025. We welcome 17 weekly groups plus a few monthly, quarterly and occasional ones.

Early Birds Pre-School began the process of becoming a CIO in the early part of 2025. There were several changes made the first being a change of name to Explorers Seaford Nursery, there were also extended operating hours which have been well received by parents and the introduction of a Holiday club during school holidays. Ofsted Inspected and Graded 'Outstanding' yet again in March 2025. Positive feedback on the quality of care was provided by parents and carers making good use of Explorers newly improved social media platforms. Numbers on roll and attending have been consistent during the year. The process to become a CIO are progressing well.

The team of elders continues to take the church's spiritual and pastoral helm until a new minister arrives and in July 2025 a new elder was elected bringing the number of elders to four.

Financial review

The church has once again achieved a surplus for the year. The General Fund showed a surplus of £27,780 compared to a surplus of £12,710 in 2024. This was an improvement on the budget, mainly due to reduced staff costs, facilities costs, administration and bookkeeping.

There is a balance of £60,000 from the sale of Church Hill Lodge, which is being held in trust for us by the BU. The fund earned interest of £1,432 during the year.

Early Birds, now called Explorers Seaford Nursery returned a deficit for the year of £1,182 after a difficult year. This was largely due to the expense of setting up the nursery as a Charitable Incorporated Organisation (CIO) which is an ongoing process.

As a result of the above-mentioned the amount of unrestricted reserves now exceeds the level agreed in 2023 of 25% (i.e. three months) of annual expenditure.

Three major Restricted Funds were established during the year. These were the Kenya Fund, which raised £14,433, the grant to provide a Taxi Service for a disabled member of the church to attend meetings of £3,250 and a Youth Support grant of £2,500.

Thanks are due to the staff team and volunteers for their hard work on the accounts throughout the year and also to our faithful God.

The Trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, Governance and Management
The Trustees who served during the year and up to the date of signature of the financial statements were:

P Smoker
K G Gardener
A J Ayres
J P Herring
Rev A Machin (Retired 8 June 2025)
J Howell (Resigned 31 March 2025)
S I White (Resigned 31 March 2025)
R J Reed (Resigned 8 December 2025)
L C Lord (Resigned 16 November 2025)
R Kemp (Resigned 29 April 2025)

The Trustees' report was approved by the Board of Trustees.

K G Gardener
Trustee

Dated:

Seaford Baptist Church
Statement of Trustees Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that 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

Seaford Baptist Church
Independent Examiner's Report

I report to the Trustees on my examination of the financial statements of Seaford Baptist Church (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report
As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. 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
Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements 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 financial statements to be reached

Steve Maiden, ACA
Maiden Accountancy Services
Suite 4, Compass House
45 Gildredge Road
Eastbourne
East Sussex
BN21 4RY

Dated:

Seaford Baptist Church
Statement of Financial Activities
Including Income and Expenditure Account
For the year ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	Endowment funds	2025 £	2024 £
Income and endowments from:						
Donations and legacies	**3**	132,098	28,198	0	160,296	146,668
Charitable activities	**4**	197,540	0	0	197,540	138,311
Other trading activities	**5**	38,836	0	0	38,836	51,184
Investments	**6**	1,475	0	0	1,475	696
Total income		**369,949**	**28,198**	**0**	**398,147**	**336,859**
Expenditure on:						
Charitable activities	**7**	343,351	25,273	0	368,624	328,495
Net (deficit)/surplus for the year		**26,598**	**2,925**	**0**	**29,523**	**8,364**
Other recognised gains and losses						
Loss on property disposal		0	0	0	0	(70,000)
Net movement in funds		**26,598**	**2,925**	**0**	**29,523**	**(61,636)**
Fund balances at 1 January		136,924	2,091	525,000	664,015	725,651
Transfer between funds		0	0	0	0	0
Fund balances at 31 December		**163,522**	**5,016**	**525,000**	**693,538**	**664,015**

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Seaford Baptist Church
Statement of Financial Activities
Including Income and Expenditure Account
For the year ended 31 December 2025

	Notes	Church Activities	Explorers Nursery	2025 £	2024 £
Income and endowments from:					
Donations and legacies	**3**	160,296	0	160,296	146,668
Charitable activities	**4**	15,078	182,462	197,540	138,311
Other trading activities	**5**	38,836	0	38,836	51,184
Investments	**6**	1,333	142	1,475	696
Total income		**215,543**	**182,604**	**398,147**	**336,859**
Expenditure on:					
Charitable activities	**7**	184,838	183,786	368,624	328,495
Net (deficit)/surplus for the year		**30,705**	**(1,182)**	**29,523**	**8,364**
Other recognised gains and losses					
Loss on property disposal		0	0	0	(70,000)
Net movement in funds		**30,705**	**(1,182)**	**29,523**	**(61,636)**
Fund balances at 1 January		630,957	33,058	664,015	725,651
Transfer between funds		0	0	0	0
Fund balances at 31 December		**661,662**	**31,876**	**693,538**	**664,015**

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Seaford Baptist Church
Balance sheet
As at 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		528,050		532,282
Current assets					
Debtors	**14**	7,891		10,032	
Cash at bank and in hand - Church		132,714		110,718	
Cash at bank and in hand - Explorers		35,413		33,981	
		176,018		154,731	
Creditors: amounts falling due within one year	**15**	(10,530)		(18,942)	
Net current assets			165,488		135,789
Total assets less current liabilities			693,538		668,071
Creditors: amounts falling due after more than one year	**16**		0		(4,056)
Net Assets			693,538		664,015
Capital funds					
Endowment funds	**17**		525,000		525,000
Income funds					
Restricted funds - general	**18**		5,016		2,091
Unrestricted funds					
Designated funds	**19**	3,050		6,100	
General unrestricted funds		160,472		130,824	
			163,522		136,924
			693,538		664,015

The financial statements were approved by the Trustees on

K G Gardener
Trustee

P Smoker
Trustee

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

1 Accounting policies

Charity information
Seaford Baptist Church is an unincorporated charity. The principal address is Belgrave Road, Seaford, East Sussex, BN25 2EE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1 Accounting policies (continued)

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Income resources from grants, where there are performance or service deliverables required by the terms of the grant, such as amounts received by Early Birds Pre-School, are accounted for as the charity receives these payments.

1.5 Expenditure

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the church to the expenditure. All expenditure is accounted for on an accruals basis and includes irrecoverable VAT.

Church activities expenditure comprises those costs incurred by the church in the delivery of its activities and services for its beneficiaries, including grants payable to institutions and individuals as set out in the Notes. The costs of operating Early Birds Pre-School are disclosed separately in the notes.

Support costs are allocated to charitable activities based on property usage.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost less depreciation and impairment losses, with the exception of the freehold land and building. The freehold land has been included at historic cost and the building has been included at a revalued amount. Neither asset is depreciated because they are considered to have a useful life of greater than 50 years and therefore any depreciation charge is considered immaterial. All assets costing more than £1,000 are capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and building	not depreciated
Plant and equipment	25%
Fixtures and fittings	10%

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1 Accounting policies (continued)

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

1 Accounting policies (continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

The church is an employer participating in a pension scheme known as the Baptist Ministers' Pension Scheme. Baptist Ministers are eligible to join the scheme, which is a multi-employer defined benefit scheme, which is funded and not contracted out of the State scheme. However, it is not possible to identif the assets and liabilities of the scheme which are attributable to the church. The pension scheme is therefore accounted for as a defined contribution scheme. The church contribution is restricted to contributions disclosed in the notes.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Gifts and Offerings	92,909	6,797	99,706	105,691
Gift aid tax reclaimed	21,509	0	21,509	22,056
Other donations and legacies	15,680	15,499	31,179	14,084
Grants	2,000	5,902	7,902	4,837
	132,098	28,198	160,296	146,668

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

4 Charitable activities

	Church Activities £	Explorers Nursery £	Total 2025 £	Total 2024 £
Performance related grants	0	146,403	146,403	101,615
Charitable rental income	8,880	0	8,880	7,920
Other income	6,198	36,059	42,257	28,776
	15,078	182,462	197,540	138,311

5 Other trading activities

	Church Activities £	Explorers Nursery £	Total 2025 £	Total 2024 £
Letting arrangements	38,836	0	38,836	51,184

6 Investments

	Church Activities £	Explorers Nursery £	Total 2025 £	Total 2024 £
Interest receivable	1,333	142	1,475	696

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

7 Resources expended

	Church Activities £	Explorers Nursery £	Total 2025 £	Total 2024 £
Charitable activities				
Staff costs	58,337	149,225	207,562	178,960
Depreciation and impairment	4,233	0	4,233	7,813
Travel & subsistence	800	0	800	599
Training, development & conferences	596	5,261	5,857	2,716
Housing	5,297	0	5,297	12,680
Rent	(9,594)	9,594	0	0
Building running costs	0	0	0	845
Building repairs & maintenance	0	0	0	1,057
Printing, postage, stationery & publications	0	0	0	906
Telecoms & computers	0	0	0	1,061
Subscriptions	1,389	0	1,389	3,249
Toys, equipment & consumables	0	9,904	9,904	4,787
Food & drink	0	1,944	1,944	1,736
Trips & events	0	0	0	257
Services & worship	10,308	0	10,308	7,870
Church Group Activities	20,852	0	20,852	16,325
	92,218	175,928	268,146	240,861
Grants payable (see note 8)	12,823	0	12,823	11,854
Support costs (see note 9)	78,597	7,858	86,455	73,225
Governance costs (see note 9)	1,200	0	1,200	2,555
	184,838	**183,786**	**368,624**	**328,495**
Analysis by fund				
Unrestricted funds	159,565	183,786	343,351	311,382
Restricted funds - general	25,273	0	25,273	17,113
	184,838	**183,786**	**368,624**	**328,495**

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

8 Grants payable

	Total 2025 £	Total 2024 £
Grants to institutions:		
Local mission	7,422	4,350
World mission	5,401	5,204
Social action	0	2,300
	12,823	**11,854**

9 Support and governance costs

	Total 2025 £	Total 2024 £
Support costs:		
Staff costs	25,095	24,862
Bookkeeping and Payroll services	5,715	0
Loan interest	0	(878)
Building running costs	16,675	20,201
Building repairs & maintenance	24,807	18,342
Printing, postage, stationery & publications	3,879	2,060
Telecoms & computers	7,894	6,693
Subscriptions	2,007	1,505
Bank charges	383	440
Professional fees	0	0
	86,455	**73,225**
Governance costs:		
Independent examination fees	1,200	2,555
	1,200	**2,555**

10 Trustees

The Minister was paid a salary of £14,671 (2024: £33,457) and pension of £1,993 (2024: £4,528) for this. In addition he was paid a manse allowance of £5,297 (2024: £12,680) in accordance with the usual practice of providing clergy accommodation.

None of the other Trustees (or any persons connected with them) received any benefits from the charity during the year.

Donations of £12,930 (2024 - £24,145) were received from Trustees during the year.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	14	14

Employment costs

	2025 £	2024 £
Wages and salaries	221,194	186,784
Social security costs	8,447	7,048
Employers Pension	3,017	6,310
	232,658	200,142

There were outstanding pension contributions at 31 December 2025 of £177 (2024 - £200).

There were no employees whose annual emoluments were £60,000 or more.

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

13 Tangible fixed assets

	Freehold land and building £	Plant and equipment £	Fixtures and fittings £	Total £
Cost				
As at 1 January 2025	525,000	30,592	40,500	596,092
As at 31 December 2025	525,000	30,592	40,500	596,092
Depreciation				
As at 1 January 2025	0	29,410	34,400	63,810
Charge for year	0	1,182	3,050	4,232
As at 31 December 2025	0	30,592	37,450	68,042
Net Book Value				
As at 31 December 2025	525,000	0	3,050	528,050
As at 1 January 2025	525,000	1,182	6,100	532,282

Land and buildings with a carrying amount of £525,000 were revalued on 14 June 2022 by Kingston Morehen, independent valuers not connected with the charity, on the basis of market value. The valuation conforms to International Valuation Standards and was based on recent market transactions on arm's length terms for similar properties.

At 31 December 2025, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £58,500 (2023 - £58,500).

14 Debtors

	2025 £	2024 £
Trade debtors	4,145	2,384
Prepayments and accrued income	3,746	7,648
	7,891	10,032

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Borrowings	0	10,157
Other taxation and social security	0	0
Trade creditors	3,076	496
Other creditors	177	200
Accruals and deferred income	7,277	8,089
	10,530	18,942

16 Creditors: amounts falling due after more than one year

	2025 £	2024 £
Other loans	0	4,056
Loan maturity analysis		
Payable within one year	0	10,157
Payable after one year	0	4,056
	0	14,213

17 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Permanent endowments					
Church premises	100,000	0	0	0	100,000
Expendable endowments					
Manse - Chichester Road	425,000	0	0	0	425,000
	525,000	0	0	0	525,000

18 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Oasis Fellowship	327	2,032	(1,832)	0	527
Scallywags	340	463	(530)	0	273
Heartsease	434	1,428	(1,665)	0	197
Youth	634	6,513	(7,042)	0	105
Held	54	209	(129)	0	134
Cabin	302	0	(302)	0	0
Taxi	0	3,120	(3,000)	0	120
Kenya	0	14,433	(10,773)	0	3,660
	2,091	28,198	(25,273)	0	5,016

19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Fixtures & fittings	6,100	0	(3,050)	0	3,050
	6,100	0	(3,050)	0	3,050

Seaford Baptist Church
Notes to the accounts
For the year ended 31 December 2025

20 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
Fund balances at 31 December 2025 are represented by:				
Tangible assets	3,050	0	525,000	528,050
Current assets/(liabilities)	160,472	5,016	0	165,488
Long term liabilities	0	0	0	0
	163,522	5,016	525,000	693,538
Fund balances at 31 December 2024 are represented by:				
Tangible assets	7,282	0	525,000	532,282
Current assets/(liabilities)	133,698	2,091	0	135,789
Long term liabilities	(4,056)	0	0	(4,056)
	136,924	2,091	525,000	664,015

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).