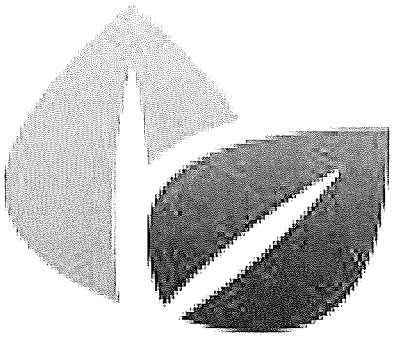


CROFTON
BAPTIST
CHURCH

Helping people follow Jesus

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

The Charity Trustees present their Annual Report and Financial Statements for the year ended 31/12/2025.

Statutory Information:

Registered Address:
100 Crofton Lane
Orpington
BR5 1HD

As from 09/02/2010, Crofton Baptist Church ('CBC', 'the charity') became a registered charity. CBC's Registered Charity number is 1134220.

Trustees:
Diane Moss (Chair of Trustees & Elder)
Rev Adrian Judd (Pastor & Elder) - paid from 01/09/12
Rev Moises Mendoza (Associate Pastor) - paid from 01/04/23
Sara Bottomley (Community Worker & Elder) - paid from 01/09/13
Andrew Crowson (Church Manager & Elder) - paid from 07/09/16
Wole Adeloye (Elder) – until 31/12/25
Lisa Adams
Femi Adesanya
Rachel Davis – until 31/12/25
Simon Li - Chair of Finance Ministry Team – until 31/12/25
Kola Olounbanjo
Helen Williams – until 31/12/25
Fatih Bilger – from 1/1/26 – Chair of Finance Ministry Team
Gideon Iranloye – from 1/1/26
Natalie Morton – from 1/1/26
Phil Walter – from 1/1/26

Property Trustees:
The Baptist Union Corporation Limited
Baptist House
129 Broadway
Didcot
Oxfordshire
OX11 8RT

Independent Examiner:
Emmanuel Bajungu
26 Clay Wood Close
Orpington
BR6 0TA

Bankers:
Barclays Bank PLC
167 High Street
Bromley
BR1 1NJ

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

Charitable Object

The Charity is governed by a constitution which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The church premises are on land for which the Baptist Union Corporation Limited hold trusts which are entirely compatible with the above object.

Organisational Structure and Decision-Making Process

Crofton Baptist Church is an unincorporated association with trustees appointed by a meeting of partners (the "Church Meeting"). Church partnership is open to all who profess repentance towards God and faith in the Lord Jesus Christ. They also accept the deity of the Lord Jesus Christ, the authority of the Holy Scriptures and the interpretation of them usually called Evangelical.

In accordance with the Constitution, the Church Meeting appoints the Trustees, (consisting of the Pastors and Leadership Team), to be responsible for the spiritual leadership, oversight, and administration of the church, including the financial and legal aspects of the charity. Specific duties are assigned by the Trustees to each person by mutual agreement. New Trustees receive a pack of appropriate documentation and orientation. The Trustees submit relevant matters to the Church Meeting for guidance, or matters may be raised by partners in the Church Meeting for further consideration by the Trustees. The Church seeks to work by consensus wherever possible, though the constitution permits decisions to be made at Church Meetings by appropriate majorities. All partners are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

The Church Meeting has responsibility for the overall policy of the church, the appointment of the Charity Trustees, and meets regularly (not less than four times per year). There were four meetings during 2025, including the AGM. The Church Secretary and the Chair of the Finance Team are chosen annually by the Charity Trustees from among themselves, subject to ratification by the partnership at the next Church Meeting.

Objectives and Activities

Introduction
The Mission Statement and Objectives of the Church continue to be as follows:

Crofton Baptist Church Mission Statement – 'Helping people follow Jesus'

Crofton Baptist Church Vision –
"We exist to help people to become fully committed and equipped disciples of Jesus Christ"

We will do this through:
- **Jesus' centred preaching and teaching**
- **Prayer that is both personal and corporate**
- **Loving relationships across the generations**
- **Serving others as we identify and use our spiritual gifts**
- **Passionate outreach both at home and overseas**
- **Engaging with our society in ways that are culturally relevant**
- **Joyful and creative worship that is grounded in Scripture**

- **This means:**
- **Being committed to personal spiritual growth through the regular reading of God's word**
- **Living as a disciple of Jesus every day of the week**
- **Belonging to an appropriate small group / home group**
- **Learning to share our faith in Christ in natural and unforced ways**
- **Being involved in a group/activity within our local community**
- **Sharing our resources for the sake of the kingdom and for the care of others**
- **Playing our part in a church that lives up to the image of being a church that follows Jesus Christ**
- **Complete submission to the Holy Spirit in both decision-making and behaviour**

The church is committed to this vision which includes growing its interest in global mission, developing compassion ministries, and caring for people in the community. It is possible to see this commitment in the work carried out by partners of the church in serving the local, wider regional, and global communities.

Additionally, the church has a Ministry Team structure in place to encourage partners to be fully involved in the work of the church exercising their gift and using their skills.

Church Life

The church is committed to helping all its partners grow as faithful followers and worshippers of Jesus Christ and servants of other people in the church and wider community. Sunday services provide opportunities for teaching and worship with parallel groups for children and young people. Sunday services also provide an opportunity to encourage partners to be active in serving others and telling them about Jesus. Sunday services are live-streamed, and then the recordings are placed on the church's YouTube channel.

Partners of the church enjoy spending social time together as a whole church and smaller group events. These are several active Life Groups which meet in partners' home and there are mid-week groups for parents and babies, older people, a Renew 100 community wellbeing group, a youth club for older primary aged children as well as groups who meet to walk, pray, play badminton and study the Bible.

Church Meetings

The numbers of business meetings were as follows:
Leadership Team Meetings: nine
Leadership Team Strategy Meetings: one
Church Partner Meetings: four

The AGM approved the annual report and annual accounts for 2024. It also considered strategy and vision for the year ahead.

The regular annual Charity Trustee Election took place during November when Fatih Bilger, Gideon Iranloye, Natalie Morton and Phil Walter were appointed as trustees and to the Leadership Team. Kola Olounbanjo and Simon Li were re-elected. Sara Bottomley and Andrew Crowson were re-elected to the team as Elders. Femi Adesanya was re-elected to serve as an Elder. Those elected began three-year terms from 01/01/26.

At the end of December 2024 there were 154 partners. Taking into account deaths, people moving on and new partners joining the number was 153 at the end of December 2025.

Five believers were baptised by immersion during the year.

Achievements and Performance

Several key objectives agreed by the Trustees and Church Meeting were achieved during 2025.

- A teaching series around "core values" was delivered and the church engaged in a covenant service during the first part of the year.
- The church further explored the possibilities presented by the availability of the overflow worship space including some new services with alternative formats including messy church, remembrance, and reflective worship.
- A new process for the church determining which mission groups it will support both financially and in prayer was completed.
- A "Beyond Belief" course was successfully delivered with follow up for some participants.
- The audio-visual capability was improved allowing for better livestreaming and interaction between the main worship space and the overflow space.
- A dedicated prayer room was established, opening during the Global Week of Prayer and this space has become a centre of the corporate and individual prayer life of the church.

The aim of refreshing and reconstituting the Ministry Team Structure was laid to one side amidst the busyness of vibrant church life.

The following objectives were set for 2026:

- To explore how the church can encourage and disciple individuals to go deeper in their relationship with Jesus.
- To consider how to make best use of the overflow worship space to deliver alternative services and enable different people to engage in leadership.
- To consider how the programme enables people to encounter church, to explore faith and to be equipped as disciples of Jesus.

Financial Statements

The financial results for the year ended 31 December 2025 are set out in the accompanying Financial Statements, together with a summary of the accounting policies adopted by the Charity.

The church continues to raise the funds needed to carry on its activities from within its own partnership and congregation, and in this accounting year no wider public appeal was made for funds. At the end of this accounting year the church employed four people. The church depends heavily on volunteers among its partnership in all aspects of its activities, many of which involve little or no expenditure but nevertheless contribute substantially to the achievement of its objectives.

As an expression of its role in the life of the wider church, the Charity made grants to national and international organisations and societies whose aims, and objectives are compatible with this church's own charitable purpose. Throughout the year, the Fellowship Fund provided support to many partners who were in financial need, including pensioners and those on benefits.

The Trustees have reconsidered and approved the Reserves Policy during the year. The finances of the church are not dependent on any one income stream; for instance, it receives no income from investments other than bank account interest and does not depend on a few large donors. The church owns a minister's residence and all its other assets outright.

Crofton Baptist Church has appropriate insurance for its buildings and contents and Employer's Liability Insurance, as recommended and provided by the Baptist Insurance Company PLC.

Statement of Financial Activities

For the year ended 31 December 2025

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Endowment funds £	2025 Total funds £	2024 Total funds £
Income from:							
Donations and legacies	2	259,003	50	3,809	-	262,862	294,429
Income from charitable activities	3	10,274	-	-	-	10,274	9,859
Investments	4	1,502	-	-	-	1,502	2,779
Other income	5	-	-	-	-	-	15,000
Total income		270,779	50	3,809	-	274,638	322,067
Expenditure on charitable activities:							
Ministry	6	183,315	-	-	-	183,315	170,541
Grants	7	42,374	1,775	2,610	-	46,759	44,923
Establishment	8	60,180	-	-	10,008	70,188	86,010
Activities	9	17,672	-	-	-	17,672	16,142
Total expenditure		303,541	1,775	2,610	10,008	317,934	317,615
Net income / (expenditure) before transfer		(32,762)	(1,725)	1,199	(10,008)	(43,296)	4,452
RECONCILIATION OF FUNDS							
Net movement in funds		(32,761)	(1,725)	1,199	(10,008)	(43,296)	4,452
Total funds brought forward		171,705	65,988	2,123	1,521,559	1,761,375	1,756,923
Total funds carried forward		138,943	64,263	3,322	1,511,551	1,718,079	1,761,375

Balance sheet as at 31st December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	10		1,540,457		1,529,689
Current assets					
Debtors	11	19,320		31,765	
Bank and cash	12	164,339		205,069	
		183,659		236,835	
Liabilities					
Creditors: Amounts falling due in one year	13	(6,537)		(5,149)	
Net current assets			177,122		231,686
Liabilities					
Creditors: Amounts falling after one year			500		-
Total net assets			1,718,079		1,761,375
Reserves					
Endowment fund	18		1,511,551		1,521,559
Restricted funds	15		3,322		2,123
Designated funds	16		64,263		65,988
Unrestricted funds	17		138,943		171,705
Total funds			1,718,079		1,761,375

These accounts were approved by the Trustees on and signed on their behalf by:

Fatih Bilger (Chair of Finance)

Andrew Crowson (Church Secretary)

1. Accounting policies.

a. Basis of preparation.

The accounts are prepared in accordance with the Charities Statement of Recommended Practice (Charities SORP 2019), FRS102 and with the Charities Act 2011.

Crofton Baptist Church is a registered charity, no. 1134220 and meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The Financial Statements are drawn up on the going concern basis which assumes Crofton Baptist Church will continue in operational existence for the foreseeable future (deemed to be a period of at least 12 months from the date the financial statements were authorised for issue).

b. Income recognition

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

c. Donations and legacies

Donations are accounted for when received and, where applicable, Gift Aid is accrued.

d. Investment income

Investment income is included in the accounts in the year in which it is received.

e. Expenditure recognition

All expenditure is accounted for on an accruals basis. Expenditure is recognized where there is a legal or constructive obligation to make payments to third parties, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

f. Fundraising and publicity costs

The Church does not make formal appeals for funds thus expenditure on these items is not material.

g. Charitable Funding

The Church makes grants to other organisations whose charitable objects complement its work. It also makes grants to individuals in furtherance of the Church's charitable objectives.

h. Fixed Assets

The main church building and the large hall are stated in the accounts at the insurance value in 1996. The manse and the extension to the church building, which was completed in 2000, are included at cost.

Furniture and equipment in the Church premises are included at cost or net realisable value.

Fixed asset expenditure is only capitalised if its cost exceeds £5,000.

i. Depreciation

Depreciation has not been charged on land and buildings because, in the opinion of the Trustees, the residual value of the assets is not less than the cost or valuation at which they are stated.

Depreciation on other fixed assets is calculated to write off the cost on a straight-line basis over their expected useful life, at the following rates:

Fixtures & fittings	10%
Equipment, office and audio-visual	20%

j. Funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for specific purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for specific purposes.

Endowment funds represent those assets which must be held permanently by the charity, namely the church premises and manse. 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 investments form part of the fund.

k. Reserves Policy

In order to meet ongoing obligations and provide for contingency events, a Reserves Policy is in place and is reviewed annually.

2. Donations and legacies

	2025 Unrestricted funds	2025 Designated funds	2025 Restricted funds	2025 Total Funds	2024 Total Funds
	£	£	£	£	£
Offerings	237,581	50	3,809	241,440	237,370
Tax refunds	5,422	-	-	5,422	41,059
Grants Received	16,000	-	-	16,000	16,000
	259,003	50	3,809	262,862	294,429

Grants received are mainly from Crofton Early Learners (a related party to the Church) for the use of church premises. During the year, Crofton Early Learners ended its operations with a final closure of 16 December 2025.

3. Income from Charitable activities

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Badminton	385	301
Big Church Read	585	-
Capernwray trip	480	1,708
China Club	252	349
Church weekend	2,604	29
Events	2,037	634
Friday Heroes	1,000	3,445
Friday Knights & Friday Legends	-	1,342
Men @ Crofton	225	-
Other	87	144
Renew 100	366	238
Seniors	496	560
Story & Song	830	788
Walkthru Nativity	183	-
Women @ Crofton	744	323
	10,274	9,859

The church weekend income increased during the year, mainly due to a higher level of donations received from participants attending the Church Away Day 2025.

4. Investments

	2025 Unrestricted funds £	2024 Unrestricted funds £
Bank interest	1,502	2,779

5. Other income

	2025 Unrestricted funds £	2024 Unrestricted funds £
Insurance claim	-	15,000

There was an insurance claim for the gas leak in the sport hall in 2024. The claim was settled in 2024.

6. Ministry

	2025 Unrestricted funds £	2024 Unrestricted funds £
Manse	20,484	16,168
Pension costs	6,591	6,137
Salaries	141,702	132,794
Social security costs	6,496	7,899
Staff expenses	3,913	4,155
Training	2,859	3,027
Visiting speakers	1,270	360
	183,315	170,541

Much of the church management is carried out without charge by volunteers. This intangible cost is not included in the Statement of Financial Activities since there is no measurable cost to the volunteers for their service.

The Minister, Associate Minister, Community Worker and Church Manager are both trustees and paid employees. The Minister's benefits include the provision of manse accommodation owned by the church.

No employee received emoluments in excess of £60,000 during the year (2024 - none).

No sums were reimbursed to the Trustees for their work as Trustees, either in respect of salaries or expenses. (2024 - none).

Two employees participate in the Baptist Pension Scheme Defined Contribution (DC) Plan. The other employees, including the Minister, participate in pension schemes from other providers.

7. Grants

	2025 Unrestricted funds	2025 Designated funds	2025 Restricted funds	2025 Total Funds	2024 Total Funds
	£	£	£	£	£
BMS World Mission	6,633	-	-	6,633	7,500
BU Home Mission	6,633	-	-	6,633	7,000
Christians Against Poverty	-	-	-	-	470
Christmas appeal	682	-	-	682	-
Churches Together in Orpington	250	-	-	250	250
Education Plus	5,310	-	-	5,310	1,500
Fellowship Fund	3,064	-	2,435	5,499	6,361
Heatons	-	-	-	-	2,530
Living Leadership	875	-	-	875	3,500
Nepal-Community by Health Education Nepal	5,310	-	-	5,310	1,550
Orpington Food bank	-	-	-	-	20
Release International	1,000	-	-	1,000	1,000
SAT-7 Trust	5,310	-	-	5,310	7,000
Spinnaker Trust	5,310	-	-	5,310	2,000
Tearfund	67	-	-	67	-
UCCF	625	-	-	625	2,500
Vietnam	-	-	175	175	-
Other	1,305	1,775	-	3,080	1,741
	42,374	1,775	2,610	46,759	44,923

Restricted funds payments are in respect of amounts received for distribution to various organisations or for specific purposes related to church activities, including the Fellowship Fund which is for distribution of small gifts to members of the church fellowship to encourage them at times of financial or other distress.

Designated funds payments are made from the Emergency Relief Fund and Mission Fund.

8. Establishment

	2025 Unrestricted funds £	2025 Endowment funds £	2025 Total Funds £	2024 Total Funds £
Buildings	24,060	-	24,060	38,277
Cleaning	9,989	-	9,989	10,749
Depreciation	-	10,008	10,008	10,877
Insurance	4,605	-	4,605	838
Licenses/Subs	4,905	-	4,905	2,029
Office expenses	3,628	-	3,628	4,461
Photocopying	1,971	-	1,971	4,343
Publicity	53	-	53	4,437
Telecommunications	839	-	839	1,107
Utilities	9,458	-	9,458	8,725
Other	672		672	167
	60,180	10,008	70,188	86,010

9. Activities

	2025 Unrestricted funds £	2024 Unrestricted funds £
Big Church Read	650	-
Capernwray trip	1,140	747
Church weekend	4,643	-
Discipleship	537	1,195
Events	3,003	2,885
Friday Heroes	44	4,007
Friday Knights & Friday Legends	-	688
Men @ Crofton	110	110
Outreach	2,136	2,219
Renew 100	101	421
Seniors	358	853
Story & Song	395	493
Walkthru Nativity	1,413	-
Women @ Crofton	564	299
Worship	1,098	1,364
Youth & children	1,357	861
Other	123	-
	17,672	16,142

The church weekend expense increased during the year due to the higher number of participants attending the Church Away Day 2025. It is only held every two years.

10. Assets

	Church Premises	Manse	Fixtures and Fittings	Office Equipment	Audio-visual Equipment	Total
Cost or valuation	£	£	£	£	£	£
At 1st January 2025	967,529	542,000	74,793	23,320	98,130	1,705,772
Additions	-	-	5,257	-	15,518	20,775
At 31st December 2025	967,529	542,000	80,050	23,320	113,648	1,726,547
Depreciation	£	£	£	£	£	£
At 1st January 2025	-	-	72,910	23,320	79,852	176,082
Charge for year	-	-	742	-	9,266	10,008
At 31st December 2025	-	-	73,652	23,320	89,118	186,090
Net book value	£	£	£	£	£	£
At 1st January 2025	967,529	542,000	1,883	-	18,278	1,529,690
At 31st December 2025	967,529	542,000	6,398	-	24,530	1,540,457

All of the assets are used for charitable purposes.

11. Debtors

	2025	2024
	£	£
HMRC (Gift Aid)	19,320	31,765

12. Bank and Cash

	2025	2024
	£	£
Baptists Together	85,274	85,274
Barclays Bank plc	19,267	95,487
CAF	57,604	22,114
Cash	2,194	2,194
	164,339	205,069

13. Creditors

	2025	2024
	£	£
Amounts falling due within one year:		
HMRC (PAYE/NI)	6,015	4,775
Student loans	350	-
Pensions	374	374
Others	(202)	-
Total	6,537	5,149

	2025	2024
	£	£
Amounts falling due after one year:		
Emergency Relief	(500)	-

14. Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"), which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme is a separate legal entity and the assets of the Scheme are held separately from those of the Employer and the other participating employers.

For any month, each participating employer in the Scheme pays contributions as set out in the Schedule of Contributions in force at that time.

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SOFA in the year are contributions payable towards benefits and expenses accrued in that year, plus any impact of deficiency contributions.

The Minister and members of the church staff are eligible to join the Scheme.

Members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.
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 of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

15. Restricted funds

	1st January 2025	Incoming resources	Resources expended	Transfers	31st December 2025
	£	£	£	£	£
Fellowship Fund	910	2,802	2,610	-	1,102
Missionary Fund	1,214	1,006	-	-	2,220
	2,124	3,808	2,610	-	3,322

The Fellowship Fund receives donations from members of the congregation and regular amounts from the church. This is used to make gifts to members of the church fellowship to encourage them at times of financial or other distress.

The Missionary Fund receives donations from members of the congregation for distribution to missionary organisations.

16. Designated funds

	1st January 2025	Incoming resources	Resources expended	Transfers	31st December 2025
	£	£	£	£	£
Fellowship Fund	-	50	-	-	50
Emergency Relief Fund	500	-	-	-	500
Mission Fund	4,664	-	1,775	-	2,889
Sinking Fund	25,824	-	-	-	25,824
Contingency Reserve Fund	35,000	-	-	-	35,000
	65,988	50	1,775	-	64,263

The Emergency Relief Fund is used to respond to appeals for money from missionary or aid organisations in respect of major disasters.

The Mission Fund is in respect of a legacy received during 2011. The payment made from the Fund this year was a contribution to the travel costs of a member of the congregation taking part in a missionary trip

The Sinking Fund relates to amounts set aside to cover major repairs such as roofing, heating etc.

In order to meet ongoing obligations and provide for contingency events, a Contingency Reserve Fund is held and is reviewed annually. The review in 2025 recommended no increase to the fund.

17. Unrestricted funds

	1st January 2025	Incoming resources	Resources expended	Transfers	31st December 2025
	£	£	£	£	£
General Fund	171,705	270,779	303,540	-	138,944

18. Analysis of net assets

	Fixed assets	Net current assets	Liabilities	Total 2025
2025	£	£	£	£
Endowment Funds	1,540,457	(29,406)	(500)	1,511,551
Restricted Funds	-	3,322	-	3,322
Designated funds	-	64,263	-	64,263
Unrestricted Funds	-	138,943	-	138,943
	1,540,457	177,122	(500)	1,718,079

	Fixed assets	Net current assets	Total 2024
2024	£	£	£
Endowment Funds	1,529,689	(8,131)	1,521,558
Restricted Funds	-	2,123	2,123
Designated funds	-	65,988	65,988
Unrestricted Funds	-	171,705	171,705
	1,529,689	231,686	1,761,375

19. Related charities

The custodian Trustee of the church is the Baptist Union Corporation Limited (charity number 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain, the London Baptist Association and Cedarmore Housing Association Limited.

The church made donations to the Baptist Union Home Mission Scheme and Baptist World Mission, as set out in note 7.

The church received grants from Crofton Early Learners (CEL) totalling £16,000 (2024 - £16,000). CEL is considered to be part of the church's outreach to the local community, therefore any liability arising in respect of CEL ceasing to operate on 16 December 2025.

CROFTON BAPTIST CHURCH

Legal information:
The Church is a Registered Charity No 1134220.

Church address:
Crofton Baptist Church
100 Crofton Lane
Orpington,
BR5 1HD

Trustees:
The Trustees of Crofton Baptist Church during the year and up until the date of their annual report are the Minister, Associate Minister, Chair, Church Manager Community Worker, Elders and members of the Leadership Team (LT).

Rev Adrian Judd (Pastor & Elder)
Rev Moises Mendoza (Associate Pastor)
Sara Bottomley (Community Worker & Elder)
Andrew Crowson (Church Manager & Elder)
Diane Moss (Chair of Trustees & Elder)
Wole Adeloye (Elder and LT member)
Lisa Adams (LT member)
Femi Adesanya (LT member)
Rachel Davis (LT member)
Simon Li (LT member)
Kola Olounbanjo (LT member)
Helen Williams (LT member)

Bankers:
Barclays Bank plc
167 High Street
Bromley
BR1 1NT

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

Solicitors:
Wellers
45 Tweedy Road
Bromley
Kent, BR1 3NF

Independent Examiner:
Emmanuel Bajungu
26 Clay Wood Close,
Orpington,
BR6 0TA

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees of Crofton Baptist Church (Charity no. 1134220) on the accounts for the year ended 31st December 2025 set out on pages 6 to 18.

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

Responsibilities and basis of report

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

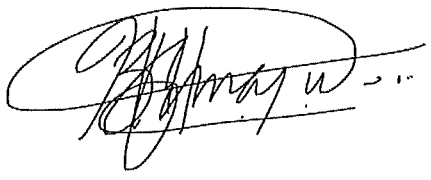
Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants (ACCA).

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:

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



Emmanuel Bajungu, ACCA
26 Clay Wood Close,
Orpington,
BR6 0TA

Date: 27 October 2026