Ashurst Drive Baptist Church

Accepting, Developing, Belonging, in Christ

Report and Accounts year ended
31 December 2025

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Charity Information

Trustees	Mrs Fay Chambers Dr Doni Daniel Rev. Dr Amutha Devaraj Mr Sudhakar Rajamanickam Mr Senthur Balaji Mrs Gill Davies Mr Vernon St Louis Mrs Cheruba Petunia Paul
Governing Document	Constitution adopted May 2009
Charity Registration Number	1141907
Custodian Trustees	The church buildings are held under the custodian trusteeship of the London Baptist Property Board
Address for Correspondence	Ashurst Drive Baptist Church Gants Hill Ilford IG2 6QH
Independent Examiner	Mr Olufemi Okeniyi 9 Yoxley Approach Ilford Essex IG2 6PY
Bankers	Bank of Scotland London Chief Office PO Box 1000 London BX2 1LB

Report of the Trustees for Year ending 31 December 2025

The Trustees have the pleasure in submitting the Report and Accounts for the year to 31 December 2025

Structure, Governance and Management
The name of the church is Ashurst Drive Baptist Church. In 2009, the church adopted a new constitution and has become a registered charity with the Charity Commission.

Under the constitution, the executive body of the Church is the Ministry Team, including minister(s) and worship leader(s) if any, deacons, secretary, treasurer and elder(s), if any. These people are the Managing Trustees.

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- The church provides pastoral support and care for those in both the Church and wider community
- The Church makes use of its premises during the week in a wide range of social action projects, which benefit the community at large and are open to all faiths and/or none.

Achievement and Performance
The year 2025 began with the continuation of our weekly Monday morning devotion on Zoom, **"Praying Through the Psalms."** This initiative began in 2023 and has continued to provide an opportunity for approximately 15 participants to reflect on the Psalms and begin the week together in prayer. The meeting takes place every Monday at 7:00 am.

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Financial Review
Ashurst Drive Baptist Church finance is continued to be stable; we have finished on a positive balance again with a strong reserve. During the year, receipts were £252,336 and payments for the year amounted to £179,007 which gave a positive balance of £73,329 which includes the gift aid claims for the period April 2024 to March 2025.

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Risk Statement
The Trustees have reviewed the risks to which a small charity operating with few employees is exposed. Appropriate procedures are in place to identify, monitor and review these risks on a regular basis.

Trustees' Responsibilities
Charity law requires that us as trustees prepare financial statements for each accounting year, which give a true and fair view of the state of the charity and of its income and expenditure.

We are required to:

- Select suitable accounting policies and then apply them consistently
- 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
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Approval

This report was approved by the Trustees on 18th October 2026 and signed on their behalf by:

Fay Chambers – Secretary

Senthur Balaji – Treasurer

Receipts & Payments Account
As at 31 December 2025

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Receipts					
Voluntary receipts					
Offerings	1	112891		10108	122999
Thank Offering	2			15658	15658
Centenary Fund Raiser	3			1208	1208
Gift Aid Tax refunds	4			23541	23541
Sundry Donations	5	9515		609	10124
Donations to outside causes	6			714	714
Mission Offering	7			4880	4880
Pre-School	8		42764		42764
Other Incoming Resources	9	12423	25	18000	30448
Total Receipts		134829	42789	74718	252336
Payments					
Ministry Costs	10	45256			45256
Preschool expenses & refunds	11		49402		49402
Mission support	12			3600	3600
Cleaning & Utilities	13	21301			21301
Property & Maintenance	14	17314		3531	20845
Administration & Stationery	15	10466			10466
Subscriptions	16	2808			2808
Special Events	17	12096			12096
Media	18	2422			2422
Charity/Donations to outside causes	19			10811	10811
Groups various expenditure	20				
Total Payments		111663	49402	17942	179007
net of receipts/(payments)		23166	-6613	56776	73329
Transfers between funds	21	39667	-49308	9641	
Net Movement in Funds		62833	-55921	66417	73329
Fund Balances b/fwd 1/1/2025		72017	56025	96699	224741
Cash funds this year end		**134850**	**104**	**163116**	**298070**

Notes to Financial Statements year ended 31st December 2025

Accounting Policies
The Financial Statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.

Accounting Period
These accounts relate to the period from January 2025 - December 2025 to fall in line with Church Constitution which states that the accounting period should run from January - December

Analysis of Fund Movements for The Year

i. UNRESTRICTED FUNDS may be used by the Church for any of its ordinary purposes. The movements in the fund are shown in the Receipts and Payments Account.

FUND NAME	Bal 1 Jan	Receipts	Payments	Transfers	Bal 31 Dec
General A/c	72017	134829	111664	39667	**134849**
	72017	**134829**	**111664**	**39667**	**134849**

ii. DESIGNATED FUNDS are part of unrestricted funds and represent sums set aside out of ordinary funds for specific designated purposes. They are not legally distinct funds and can be transferred back into the general account at any time.

Fund Name	Bal 1 Jan	Receipts	Payments	Transfers	Bal 31 Dec
Group Cash A/c's	48				48
Group Trust A/c's	31	25			56
Preschool	55946	42764	49402	-49308	
	56025	**42789**	**49402**	**-49308**	**104**

iii. RESTRICTED FUNDS represent income received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. They cannot be added to unrestricted funds without the consent of the donor.

Fund Name	Bal 1 Jan	Receipts	Payments	Transfers	Bal 31 Dec
Fellowship Fund	2140	203	50		2293
Partners Building for Ministry	83804	28108		-111912	
Centenary Fund		40407	3531	111912	148788
Mission Fund	10755	4880	3600		12035
BMS World Mission		917	1914	997	
HM		203	1275	1072	
Christian Aid		0	1000	1000	
Donations outside causes		714	6572	6572	
	96699	**75432**	**17942**	**9641**	**163116**

Notes to Financial Statements as at 31st December 2025

	Unrestricted £	Designated £	Restricted £	Total £
Note 1 Offerings				
Loose Collections	44364			44364
Envelopes inc s/o	68527			68527
Partners Building for Ministry			10108	10108
	112891		**10108**	**122999**

	Unrestricted £	Designated £	Restricted £	Total £
Note 2 Thank offering				
Congregation			15658	15658
			15658	**15658**

	Unrestricted £	Designated £	Restricted £	Total £
Note 3 Centenary Fund Raiser				
Centenary Fund			1208	1208
			1208	**1208**

	Unrestricted £	Designated £	Restricted £	Total £
Note 4 Gift Aid Tax Refunds				
Gift Aid reclaim			23541	23541
			23541	**23541**

	Unrestricted £	Designated £	Restricted £	Total £
Note 5 Sundry Donations				
Special events	1930			1930
Mission trip	7585			7585
Fellowship Fund			203	203
Communion(BMS+HM)			406	406
	9515		**609**	**10124**

	Unrestricted £	Designated £	Restricted £	Total £
Note 6 Donations to outside causes				
BMS Birthday			714	714
			714	**714**

	Unrestricted £	Designated £	Restricted £	Total £
Note 7 Mission Offerings				
Mission fund			4880	4880
			4880	**4880**

	Unrestricted £	Designated £	Restricted £	Total £
Note 8 Preschool				
Preschool		42764		42764
		42764		**42764**

	Unrestricted £	Designated £	Restricted £	Total £
Note 9 Other Incoming Resources				
Deposit interest	5481			5481
Group trust		25		25
Other income	6942			6942
Manse rental income			18000	18000
	12423	**25**	**18000**	**30448**

	Unrestricted £	Designated £	Restricted £	Total £
Note 10 Ministry Costs				
Stipend(net), Tax/NI, expenses	35764			35764
Baptist Pension	8654			8654
Other	838			838
	45256			**45256**

	Unrestricted £	Designated £	Restricted £	Total £
Note 11 Pre-School - Wages/NI/Tax				
Utilities		6000		6000
Wages/NI/Tax & Refunds		43402		43402
		49402		**49402**

	Unrestricted £	Designated £	Restricted £	Total £
Note 12 Mission Support				
Mission Support			3600	3600
			3600	**3600**

	Unrestricted £	Designated £	Restricted £	Total £
Note 13 Cleaning & Utilities				
Lighting/Heating/Water	11124			11124
Cleaning Contract	8750			8750
Sundry Expenses	480			480

Phone & Broadband	947			947
	21301			**21301**

	Unrestricted £	Designated £	Restricted £	Total £
Note 14 Property & Maintenance				
Church upkeep	7609			7609
Insurance	4280			4280
Carpet replacement	4500			4500
Manse expenses	925			925
Architect			3531	3531
	17314		**3531**	**20845**

	Undesignated £	Designated £	Restricted £	Total £
Note 15 Administration				
Printing/Stationery etc	1244			1244
Admin Staff Pay	8889			8889
Sundry Expenses	334			334
	10467			**10467**

	Undesignated £	Designated £	Restricted £	Total £
Note 16 Subscriptions				
Payroo	138			138
Baptist Union	386			386
CCLI renewal	1443			1443
LBA	429			429
Zoom	156			156
Weebly(Church website)	184			184
Sundry Expenses	72			72
	2808			**2808**

	Undesignated £	Designated £	Restricted £	Total £
Note 17 Special Events				
Church events catering	1962			1962
BBQ	212			212
Special event flowers & decorations	304			304
Mission trip	8101			8101
Other expenses	1517			1517
	12096			**12096**

	Undesignated £	Designated £	Restricted £	Total £
Note 18 Media				
Media equipment's	1595			1595
Music items & cables	827			827
	2422			**2422**

	Undesignated £	Designated £	Restricted £	Total £
Note 19 Charity				
BMS & BMS Birthday			1914	1914
HM			1275	1275
Christian Aid			1000	1000
Fellowship			50	50
Donation to other causes			6572	6572
			10811	**10811**

	Undesignated £	Designated £	Restricted £	Total £
Note 20 Groups Expenditure				
Groups Cash a/c's				
Groups Trust a/c's				

	Undesignated £	Designated £	Restricted £	Total £
Note 21 Inter-fund transfers				
Preschool to General a/c		-49308		-49308
Designated to Undesignated	39667			39667
General a/c to other causes			9641	9641
General a/c to BMS/HMF				
General to Group a/c				
	39667	**-49308**	**9641**	

Assets for Church Purposes
The church is the beneficial owner of the church and properties, the legal title to which is held by the Church's custodian trustee, The London Baptist Property Board Limited. These are listed on the statement of Assets and Liabilities as non-monetary Assets.

Assets

	£
Bank Account	95967
LPBP deposit account	123499
Bank deposits	78556
Cash in Hand, held by Groups	48
	298070
Represented by balances on following accounts	
Undesignated accounts	
General Current account	95967
General Deposit account1	38883
Total	**134850**
Designated accounts	
Group Cash Accounts	48
Group Trust Accounts	56
Total	**104**
Restricted accounts	
Fellowship Fund	2293
Mission Fund	12035
Centenary Fund	148788
Total	**163116**
Non-monetary assets - assets retained for Church use shown at insured value	
Church Buildings	**2,445,811**
Church Manse - 83a Headley Drive	**303,320**
Church Manse - 83b Headley Drive	**258,159**
Fixtures, furniture & Equipment (inc Organ)	**159,270**

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Trustees' Responsibilities
Charity law requires that us as trustees prepare financial statements for each accounting year, which give a true and fair view of the state of the charity and of its income and expenditure.

We are required to:

- Select suitable accounting policies and then apply them consistently
- 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
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for maintaining proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Approval

This report was approved by the Trustees on 18th October 2026 and signed on their behalf by:

Fay Chambers – Secretary

Senthur Balaji – Treasurer

Receipts & Payments Account
As at 31 December 2025

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Receipts					
Voluntary receipts					
Offerings	1	112891		10108	122999
Thank Offering	2			15658	15658
Centenary Fund Raiser	3			1208	1208
Gift Aid Tax refunds	4			23541	23541
Sundry Donations	5	9515		609	10124
Donations to outside causes	6			714	714
Mission Offering	7			4880	4880
Pre-School	8		42764		42764
Other Incoming Resources	9	12423	25	18000	30448
Total Receipts		134829	42789	74718	252336
Payments					
Ministry Costs	10	45256			45256
Preschool expenses & refunds	11		49402		49402
Mission support	12			3600	3600
Cleaning & Utilities	13	21301			21301
Property & Maintenance	14	17314		3531	20845
Administration & Stationery	15	10466			10466
Subscriptions	16	2808			2808
Special Events	17	12096			12096
Media	18	2422			2422
Charity/Donations to outside causes	19			10811	10811
Groups various expenditure	20				
Total Payments		111663	49402	17942	179007
net of receipts/(payments)		23166	-6613	56776	73329
Transfers between funds	21	39667	-49308	9641	
Net Movement in Funds		62833	-55921	66417	73329
Fund Balances b/fwd 1/1/2025		72017	56025	96699	224741
Cash funds this year end		**134850**	**104**	**163116**	**298070**

Notes to Financial Statements year ended 31st December 2025

Accounting Policies
The Financial Statements have been prepared in accordance with the Charities Act 2011 using the Receipts and Payments basis.

Accounting Period
These accounts relate to the period from January 2025 - December 2025 to fall in line with Church Constitution which states that the accounting period should run from January - December

Analysis of Fund Movements for The Year

i. UNRESTRICTED FUNDS may be used by the Church for any of its ordinary purposes. The movements in the fund are shown in the Receipts and Payments Account.

FUND NAME	Bal 1 Jan	Receipts	Payments	Transfers	Bal 31 Dec
General A/c	72017	134829	111664	39667	**134849**
	72017	**134829**	**111664**	**39667**	**134849**

ii. DESIGNATED FUNDS are part of unrestricted funds and represent sums set aside out of ordinary funds for specific designated purposes. They are not legally distinct funds and can be transferred back into the general account at any time.

Fund Name	Bal 1 Jan	Receipts	Payments	Transfers	Bal 31 Dec
Group Cash A/c's	48				48
Group Trust A/c's	31	25			56
Preschool	55946	42764	49402	-49308	
	56025	**42789**	**49402**	**-49308**	**104**

iii. RESTRICTED FUNDS represent income received or invited for a specific purpose. The funds may only be spent on the specific purpose for which they were given. They cannot be added to unrestricted funds without the consent of the donor.

Fund Name	Bal 1 Jan	Receipts	Payments	Transfers	Bal 31 Dec
Fellowship Fund	2140	203	50		2293
Partners Building for Ministry	83804	28108		-111912	
Centenary Fund		40407	3531	111912	148788
Mission Fund	10755	4880	3600		12035
BMS World Mission		917	1914	997	
HM		203	1275	1072	
Christian Aid		0	1000	1000	
Donations outside causes		714	6572	6572	
	96699	**75432**	**17942**	**9641**	**163116**

Notes to Financial Statements as at 31st December 2025

	Unrestricted £	Designated £	Restricted £	Total £
Note 1 Offerings				
Loose Collections	44364			44364
Envelopes inc s/o	68527			68527
Partners Building for Ministry			10108	10108
	112891		**10108**	**122999**

	Unrestricted £	Designated £	Restricted £	Total £
Note 2 Thank offering				
Congregation			15658	15658
			15658	**15658**

	Unrestricted £	Designated £	Restricted £	Total £
Note 3 Centenary Fund Raiser				
Centenary Fund			1208	1208
			1208	**1208**

	Unrestricted £	Designated £	Restricted £	Total £
Note 4 Gift Aid Tax Refunds				
Gift Aid reclaim			23541	23541
			23541	**23541**

	Unrestricted £	Designated £	Restricted £	Total £
Note 5 Sundry Donations				
Special events	1930			1930
Mission trip	7585			7585
Fellowship Fund			203	203
Communion(BMS+HM)			406	406
	9515		**609**	**10124**

	Unrestricted £	Designated £	Restricted £	Total £
Note 6 Donations to outside causes				
BMS Birthday			714	714
			714	**714**

	Unrestricted £	Designated £	Restricted £	Total £
Note 7 Mission Offerings				
Mission fund			4880	4880
			4880	**4880**

	Unrestricted £	Designated £	Restricted £	Total £
Note 8 Preschool				
Preschool		42764		42764
		42764		**42764**

	Unrestricted £	Designated £	Restricted £	Total £
Note 9 Other Incoming Resources				
Deposit interest	5481			5481
Group trust		25		25
Other income	6942			6942
Manse rental income			18000	18000
	12423	**25**	**18000**	**30448**

	Unrestricted £	Designated £	Restricted £	Total £
Note 10 Ministry Costs				
Stipend(net), Tax/NI, expenses	35764			35764
Baptist Pension	8654			8654
Other	838			838
	45256			**45256**

	Unrestricted £	Designated £	Restricted £	Total £
Note 11 Pre-School - Wages/NI/Tax				
Utilities		6000		6000
Wages/NI/Tax & Refunds		43402		43402
		49402		**49402**

	Unrestricted £	Designated £	Restricted £	Total £
Note 12 Mission Support				
Mission Support			3600	3600
			3600	**3600**

	Unrestricted £	Designated £	Restricted £	Total £
Note 13 Cleaning & Utilities				
Lighting/Heating/Water	11124			11124
Cleaning Contract	8750			8750
Sundry Expenses	480			480

Phone & Broadband	947			947
	21301			**21301**

	Unrestricted £	Designated £	Restricted £	Total £
Note 14 Property & Maintenance				
Church upkeep	7609			7609
Insurance	4280			4280
Carpet replacement	4500			4500
Manse expenses	925			925
Architect			3531	3531
	17314		**3531**	**20845**

	Undesignated £	Designated £	Restricted £	Total £
Note 15 Administration				
Printing/Stationery etc	1244			1244
Admin Staff Pay	8889			8889
Sundry Expenses	334			334
	10467			**10467**

	Undesignated £	Designated £	Restricted £	Total £
Note 16 Subscriptions				
Payroo	138			138
Baptist Union	386			386
CCLI renewal	1443			1443
LBA	429			429
Zoom	156			156
Weebly(Church website)	184			184
Sundry Expenses	72			72
	2808			**2808**

	Undesignated £	Designated £	Restricted £	Total £
Note 17 Special Events				
Church events catering	1962			1962
BBQ	212			212
Special event flowers & decorations	304			304
Mission trip	8101			8101
Other expenses	1517			1517
	12096			**12096**

	Undesignated £	Designated £	Restricted £	Total £
Note 18 Media				
Media equipment's	1595			1595
Music items & cables	827			827
	2422			**2422**

	Undesignated £	Designated £	Restricted £	Total £
Note 19 Charity				
BMS & BMS Birthday			1914	1914
HM			1275	1275
Christian Aid			1000	1000
Fellowship			50	50
Donation to other causes			6572	6572
			10811	**10811**

	Undesignated £	Designated £	Restricted £	Total £
Note 20 Groups Expenditure				
Groups Cash a/c's				
Groups Trust a/c's				

	Undesignated £	Designated £	Restricted £	Total £
Note 21 Inter-fund transfers				
Preschool to General a/c		-49308		-49308
Designated to Undesignated	39667			39667
General a/c to other causes			9641	9641
General a/c to BMS/HMF				
General to Group a/c				
	39667	**-49308**	**9641**	

Assets for Church Purposes
The church is the beneficial owner of the church and properties, the legal title to which is held by the Church's custodian trustee, The London Baptist Property Board Limited. These are listed on the statement of Assets and Liabilities as non-monetary Assets.

Assets

	£
Bank Account	95967
LPBP deposit account	123499
Bank deposits	78556
Cash in Hand, held by Groups	48
	298070
Represented by balances on following accounts	
Undesignated accounts	
General Current account	95967
General Deposit account1	38883
Total	**134850**
Designated accounts	
Group Cash Accounts	48
Group Trust Accounts	56
Total	**104**
Restricted accounts	
Fellowship Fund	2293
Mission Fund	12035
Centenary Fund	148788
Total	**163116**
Non-monetary assets - assets retained for Church use shown at insured value	
Church Buildings	**2,445,811**
Church Manse - 83a Headley Drive	**303,320**
Church Manse - 83b Headley Drive	**258,159**
Fixtures, furniture & Equipment (inc Organ)	**159,270**

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	ASHURST DRIVE BAPTIST CHURCH ILFORD		
On accounts for the year ended	01/01/2025 – 31/12/2025	**Charity no (if any)**	1141907
Set out on pages	1-15		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 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:		**Date:**	18/10/2026
Name:	OLUFEMI OKENIYI		
Relevant professional qualification(s) or body (if any):			
Address:	9 YOXLEY APPROACH ILFORD, ESSEX IG2 6PY		

Section B	Disclosure
	Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	