Camberley Baptist Church
Annual Report and Accounts
2025

Legal & Administrative Details

Charity Name:	Camberley Baptist Church
Charity Number:	1142851
Charity Address:	15 Frimley Road Camberley GU15 3EN
Trustees:	Rev Hayley Young (resigned 23 July 2026) Rev Fran Bellingham Rev Richard Bellingham Rev Michael Simon Lowe (resigned 1 September 2026) Rev Louise Brown Rev David Bishop Dorothy Franklin
Independent Examiner:	Philip Nixon FCA
Property Trustees	The Baptist Union Corporation Ltd, Baptist House, 129 Broadway, Didcot, Oxfordshire, OX11 8RT
Bankers	National Westminster Bank Plc, 250 Bishopsgate, London, EC2M 4AA HSBC UK Bank Plc, 1 Centenary Square, Birmingham, B1 1HQ

Trustees Report

Objects of the charity

The principal purpose of the church 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.

Structure, Governance and Management

The Charity is governed by a constitution based on the Approved Governing Document for Baptist Churches. Members of the Church are accepted in accordance with the constitution which normally 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 members Meeting normally takes place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint Trustees, who together with the Minister (who is also appointed by the Members), are responsible for the day-to-day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by members in 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. But he decision of the church meeting is final.

Proposals for action are brought to the church meeting for discussion, prayer and progression. An informal budget is agreed by the church meeting

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

To achieve the principal objective, which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is 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. Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.30am and at 15.00 on the first Sunday of the month. There are also occasional services and events at other times which are

advertised on the church noticeboard and the website at www.camberleybaptistchurch.org.uk. The church runs, or hosts, activities covering a full range of ages and seeks to be a friendly and welcoming community, and anybody is free to attend any of these services and events. Camberley Baptist Church also hosts or runs the following events.

- A weekly Baby beginnings group for parents and children under 1 year of age.
- A weekly pay as you can community café morning. Alongside the local housing association and council, we also run occasional wellbeing cafes focused on health, technology and finances.
- A weekly (in term time) child minder group.
- A weekly men's mental health support group.
- A weekly chess club for children up to the age of 16.

We also support and host meetings of a local foodbank and the 'Home start' charity as well as other local groups

Camberley Baptist Church is now the home of the Camberley branch of the Royal British Legion who use our premises for meetings, veterans' counselling and social events. The church has been successful in securing grants to the sum of £35,000, which are expected to be received during 2026, to repair and improve our premises to enable us to be a local community hub.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service. In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

The church recorded a cash surplus in 2025 of £29,933 compared to a deficit of £11,306 in 2024.

Income increased to £114,759 from £58,217, an increase of £56,542. This was mainly as a result of a legacy of £50,000 and an increase in rental income of £5,578.

Expenditure increased by £15,303 from £69,523 to £84,826. There was an increase in ministry costs of £8,523 due to having full-time minsters in post for the full year. There was an increase in property costs of £8,595 due to increased maintenance costs for the Camberley Church premises.

Total cash funds at year end increased to £158,603 from £128,670 at the start of the year.

Reserves Policy

The church had general cash funds of £158,608 to be able to continue its ministry at the 31 December 2025.

The church always aims to retain about £30,000 from these general funds as reserves to fulfil its obligations as an employer and to cover any unforeseen costs. Any additional funds above the reserves level are retained for future spending and will be used to enhance the mission of the church, upgrade the facilities or develop the church's premises. Reserves are held to ensure we meet all our obligations

Signature

This report was approved by the trustees, and is signed on their behalf by:



Date: 20/10/26

Independent Examiners Report

I report to the trustees on my examination of the accounts of Camberley Baptist Church ('the charity') for the year ended 31/12/2025.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

Independent Examiner's Details

Name: Philip Nixon FCA

Address: 28 Luckley Wood, Wokingham. RG41 2EW

Signed



Date: 19/10/2026

Receipts & Payments Statement for 2025

	Unrestricted	Restricted	Total 2025	Total 2024
Receipts				
Donations & Legacies (note 2)	77,566	20	77,586	28,327
Interest	5,396	-	5,396	4,096
Rental Income	31,199	-	31,199	25,621
Other Income	578	-	578	173
Total receipts	**114,739**	**20**	**114,759**	**58,217**
Payments				
Ministry (note 3)	43,944	-	43,944	35,421
Grants to Other Causes (note 4)	5,400	25	5,425	6,600
Property and Equipment (note 5)	32,787	-	32,787	24,192
General Expenditure (note 6)	2,670	-	2,670	3,310
Total payments	**84,801**	**25**	**84,826**	**69,523**
Net Movement of Cash Funds	**29,938**	**-5**	**29,933**	**(11,306)**
Total Cash Funds Brought Forward	128,670	-	128,670	139,976
Total Cash Funds Carried Forward	**158,608**	**-5**	**158,603**	**128,670**
Represented By				
General (Unrestricted)	158,608	-	158,608	128,670
BMS Birthday Scheme (Restricted)	-	-5	-5	-

Asset & Liability Statement at 31st December 2025

	2025	2024
Assets		
Tangible Fixed Assets		
Church Premises - Camberley	5,749,857	4,782,740
Church Manse - Camberley	553,429	460,343
Church Manse - Hartley Wintney	326,439	271,352
Total Fixed Assets	**6,629,725**	**5,514,435**
Cash & balances		
Petty Cash	754	-
HSBC Current Account	3,437	8,925
HSBC Deposit Account	65,043	29,280
NatWest Current Account	507	6,236
Baptist Union Deposit Account	88,862	84,229
Total Bank Balances	**158,603**	**128,670**
Debtors		
Gift Aid	633	5,350
Rent owing (Hartney Wintney Manse)	6,630	5,380
Rental Bad Debt provision	(6,630)	(5,380)
Insurance paid in advance	5,514	5,173
Total Debtors	**6,147**	**10,523**
Total Assets	6,794,475	5,653,628
Liabilities		
Creditors		
Accountancy	-	180
HMRC PAYE	-	295
Pension Contributions	-	1,238
Total Creditors	**-**	**1,713**
Assets Less Liabilities	**6,794,475**	**5,651,915**

These accounts have been approved by the trustees, and signed on their behalf by:



Notes to the Accounts

Note 1 Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

The fixed assets are valued in the statement of assets and liabilities at their insurance reinstatement value.

Note 2 –Donations & Legacies

	2025	**2024**
General Donations	17,468	20,863
Community Café Donations	1,166	-
Legacies	50,000	250
Gift Aid	8,932	7,214
Total	**77,566**	**28,327**

Note 3 - Ministry Costs

	2025	2024
Minister	43,279	33,812
Preaching	49	1,034
Youth Work	28	29
Fellowship	-	165
Services	44	381
Community Café	544	-
Total	**43,944**	**35,421**

Note 4 - Grants to Other Causes

	2025	2024
Home Mission	2,400	2,900
BMS	2,425	2,900
Besom	600	600
Other	-	200
Total	**5,425**	**6,600**

Note 5 - Property and Equipment

	2025	2024
Equipment	328	2,987
Building Maintenance		
• Camberley Church	15,003	5,433
• Camberley Manse	985	410
• Sherfield	-	312
• Hartley Wintney Manse	-	586
Utilities		
• Camberley Church	5,124	3,857
• Camberley Manse	3,990	3,629
• Sherfield	-	292
• Alton	228	502
Insurance	5,569	4,104
Agent Costs	-	480
Cleaning	1,560	1,600
Total	**32,787**	**24,192**

Note 6 - General Expenditure

	2025	2024
Telecoms	820	1,042
Office, Print and postage	90	395
Subscriptions	70	98
Website	213	196
Accountancy	612	1,260
Other Expenses	865	319
Total	**2,670**	**3,310**

Note 7 – Pensions

The Church is a participating employer in the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers. From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Once contributions have been made there is no further liability on the employer.

Note 8 - Transactions to Related Parties

Rev Richard Bellingham and Rev Fran Bellingham as Ministers both act as trustees of the church in accordance with the church constitution each received a stipend in 2025 of £16,777.92. Richard was also paid a heating allowance of £1,200. They were reimbursed out of pocket expenses and mileage (at the HMRC approved rate) of £3,994. Employer contributions were made to the defined contribution section of the Baptist Pension Scheme of £2,393.62 for Fran Bellingham and £2,548.98 for Richard Bellingham, which included in both instances backdated contributions since their commencement of appointments in November 2024.