# Annual Report and Financial Statements for 2025

**Loughton Baptist Church**

**92 High Road**

**Loughton**

**IG10 4QU**

**020 8508 6360**

**office@loughtonbaptistchurch.org.uk**

**www.loughtonbaptistchurch.co.uk**

**Charity Registration Number 1144136**

**Loughton Baptist Church Annual Report for 2025**

The trustees present their Annual Report and financial statements for 2025.

**Trustees**

Mr K Campbell

Miss L Wilson

Mrs L Campbell

**Property Trustees**

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

**Bankers**

HSBC, 191 High Road, Loughton, IG10 4LN

CAF Bank, online account

**Independent Examiner**

Michael Watts

**Structure, Governance and Management**

The Charity is governed by an Approved Governing Document.

Members of the Church are accepted in accordance with the Constitution which requires them to make a public profession of their faith in Jesus Christ.

The Members Meetings normally take place four times per year and has responsibility for the overall policy of the church. In accordance with the Constitution, the members appoint up to seven Trustees (Deacons), who together with the Minister, 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 the Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

**Objectives and Activities**

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.

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 when there is also a children's programme. Average weekly attendance is 26. After the service refreshments are available and fellowship encouraged. There are also occasional services at other times which are advertised on the Church Notice Board and the website at www.loughtonbaptistchurch.org.uk . The church seeks to be a friendly and welcoming community, and anybody is free to attend any of these services.

Other activities regularly run by the church for either the nurture and spiritual growth of the congregation or as service to our community are:

- Bible study for the growth of faith and discipleship and as an opportunity for fellowship.
- Prayer meeting where members of the church meet for prayer.
- Toddler Group which meets in the Church premises on Wednesday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ.
- Art Club on Thursday afternoons, attended by individuals who are not currently Church members or worshipping with us. Our desire would be to form stronger links with them.
- Monthly Lunch Club for retired people
- Stroke Association group.

During the year 2024 our on-site preschool closed. The took the difficult decision to close Little Treasures which was becoming financially unviable. The church trustees reluctantly supported the decision and the pre-school closed at the end of the summer term. At the end of the year the accounts were closed and, in accordance with the Trust Deed, the remaining funds were paid to the church some at the end of 2024 and some at the beginning of 2025. These amounts, showing in the accounts, are one off payments.

Our building is also used by many community groups throughout the week. The Romanian Baptist Church, Harvest Vertical, who held worship services on Sunday afternoons and during the week have found their own premises. We now have an Amateur Drama and Operatic society rehearsing weekly and the National Jazz Archive, based in Loughton, have moved their concerts (approx. 8 per year) to our church. Each concert brings in 80/100 people.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

**Achievements and Performance**

We are currently in Pastoral Transition and the church is being run, day to day, by the Deacons/Trustees. We are seeking ways to increase our income so that we can afford to call a new Pastor. The manse is currently rented out on a commercial basis. We continue to hold weekly services and special events throughout the year. Our numbers are growing and we are now finalising our church profile for prospective ministers to read. We hope to have a part time minister appointed in 2026 or early 2027.

**Financial Review**

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and through offering reasonably priced room hire to community groups. No wider public appeal was made for funds during the year.

The most significant annual expenses are related to the upkeep of a church building that is in need of constant repairs and improvements.

The Church expressed its part in the life of the wider church by making grants to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

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

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The church is a participating employer within the Defined Benefit section of the Baptist Pension scheme.

**Reserves Policy**

The Trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in our income or a major cost.

Having considered the relevant risks of changes in income and expenditure, the Trustees have determined that the appropriate level of reserves is in the range £35,000 to £37,000. However, in the absence of a Minister this figure can be reduced to £16,000. The church has this amount in reserve and is working towards the higher level in anticipation of a Minister being called soon.

Signed: Kevin Campbell Date: 6 May 2026

K J Campbell

For and on behalf of the Trustees.

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Signed: *Kevin Campbell* Date: 6 May 2026

K J Campbell

For and on behalf of the Trustees.

# LOUGHTON BAPTIST CHURCH

Financial Statement For The Year Ended 31 December 2025

**General Fund Receipts & Payment Account**

| | Note | | 2025 | | 2024 |
|---|---|---|---|---|---|
| **Receipts** | | | | | |
| Offerings | | £ | 26,548.27 | £ | 25,924.16 |
| Income tax recovered on gifts | | £ | 5,700.29 | £ | 8,022.94 |
| Rents and contributions for the use of premises | 3 | £ | 26,167.78 | £ | 40,910.02 |
| Manse rental Income | | £ | 27,785.80 | £ | 26,983.00 |
| Donations and other income | 2 | £ | 32,952.85 | £ | 34,056.71 |
| Building fund | | £ | 420.00 | £ | 600.00 |
| Mission / other causes | 4 | £ | 245.00 | £ | 170.00 |
| Lbeebies | 5 | £ | 594.33 | | |
| | | £ | - | | |
| **Total Receipts** | | £ | 120,414.32 | £ | 136,666.83 |
| **Payments** | | | | | |
| Ministry | 6 | £ | 1,666.40 | £ | 1,236.15 |
| Other workers | | £ | 14,357.90 | £ | 14,172.44 |
| Mission | 7 | £ | 2,690.40 | £ | 2,733.50 |
| Church Ministries | 8 | £ | 779.43 | £ | 651.23 |
| Upkeep of church premises | 9 | £ | 49,528.68 | £ | 52,722.79 |
| Manse | 10 | £ | 4,748.60 | £ | 4,437.89 |
| Administration | 11 | £ | 6,762.34 | £ | 8,088.64 |
| Loan Payments | | £ | 16,800.00 | £ | 5,900.00 |
| Payments to other causes | | £ | 1,393.00 | £ | - |
| Pension Deficit | | £ | - | £ | 10.00 |
| **Total Payments** | | £ | 98,726.75 | £ | 89,952.64 |
| **Net receipts / (payments) for the year** | | £ | 21,687.57 | £ | 46,714.19 |
| | | £ | | | |
| Balance brought forward | | £ | 105,994.77 | £ | 59,280.58 |
| **Balance carried forward** | | £ | 127,682.34 | £ | 105,994.77 |

**Statement of Assets and Liabilities at** 31 December 2025

| | Note | | 2025 | 2024 |
|---|---|---|---|---|
| **Assets** | | | | |
| Bank and other cash balances | | £ | | |
| Bank current account | | £ | 21,980.82 | 39,766.83 |
| BMM - Community Account | | £ | 105,372.00 | 65,954.90 |
| BU | | £ | | |
| Petty Cash | | £ | 329.52 | 273.04 |
| Other monetary assets: | | £ | | |
| Gift Aid claimed but not received | | £ | | |
| Assets held for Church's own use | | £ | | |
| **Total Assets** | | £ | 127,682.34 | 105,994.77 |
| | | | | |
| **Liabilities** | | | | |
| Current liabilities | | £ | 245.00 | 363.00 |
| Long term Loans | | £ | - | 11,800.00 |
| Pension scheme liability | | £ | | |
| Other liabilities | | £ | | |
| **Total Liabilities** | | £ | 245.00 | 12,163.00 |

The accounts and statement of assets and liabilities set out abouve relating to the year ending are as approved by the Trustees

Signed:
*Kevin Campbell*
Treasurer or other Deacon authorsied to sign on behalf of all the Deacons.

Date: 5 May 2026

Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee (the Baptist Union Corporation Ltd):

Church premises at 92 High Road, Loughton, IG10 4QU valued in the accounts at £3,181,931 based on insured value
Church manse at valued in the accounts at £750,000 based on market value
The church also owns fixtures, furniture and equipment with an insured value of £121,955

**1 Basis of Accounts:**

These accounts have been prepared on a receipts and payments basis and accord with Section 133 of the Charities Act 2011

| | 2025 | 2024 |
|---|---|---|
| **2 Donations and Other Income** | | |
| Donations | 0 | 0.00 |
| Legacies | 0 | 0.00 |
| Bank interest | 1,706.45 | 933.00 |
| Other Income (detail if material) | 30,184.79 | 32629.66 |
| Energy generation | 1,061.61 | 494.05 |
| **Total Donations and Other Income** | 32952.85 | 34056.71 |

Other income includes £28529 received upon closure of Pre-school.

| | | |
|---|---|---|
| **3 Use of Premises** | | |
| Pre School Rent | | 10000.00 |
| Regular Bookings | 24,086.78 | 34400.00 |
| Occasional Bookings | 1,261.00 | 410.00 |
| Church Groups | 820.00 | 1130.00 |
| | 26,167.78 | 45940.00 |

| | | |
|---|---|---|
| **4 Raised for other causes** | | |
| Crisis | 145 | |
| Trussell Trust | 100 | 170 |
| | 0 | |
| | 245 | 0 |

| | | |
|---|---|---|
| **5 Lbeebies** | | |
| Weekly donations | 594.33 | |
| | £594.33 | 0.00 |

| | | |
|---|---|---|
| **6 Ministry** | | |
| Minister's stipend | 0.00 | 0 |
| Pension Contribution | 0.00 | 0 |
| National Insurance | 0.00 | 0 |
| Minister's expenses inc. travel | 0.00 | 0 |
| Housing allowance | 0.00 | 0 |
| Telephone | 0.00 | 0.00 |
| Visiting Preachers | 1666.40 | 1236.15 |
| other ministry costs | 0 | 0.00 |
| conference | 0 | 0.00 |
| Total Ministry | 1666.40 | 1236.15 |

| | | |
|---|---|---|
| **7 Mission** | | |
| Home Mission | 1200.00 | 1200.00 |
| BMS World Mission | 600.00 | 600.00 |
| London Baptist Assoc | 156.00 | 201.50 |

| | | |
|---|---|---|
| Baptists together | 134.40 | 132.00 |
| Stand by me | 600.00 | 600.00 |
| | 2690.40 | 2733.50 |
| **8 Church Ministries** | | |
| Children's church | 252.00 | 326.89 |
| Worship | 0.00 | 0 |
| Events | 0.00 | 203.71 |
| Other | 40.00 | 120.63 |
| Lbeebies | 487.43 | |
| | 779.43 | 651.23 |
| **9 Upkeep of Church premises** | | |
| Cleaning, Rubbish & Grounds | 13065.73 | 10337.36 |
| Cleaning materials | 731.52 | 709.02 |
| Church Maintenance | 11394.82 | 14501.44 |
| Gas/Electricity | 18460.00 | 21681.82 |
| Water | 1147.51 | 916.93 |
| Insurance | 4729.10 | 4576.22 |
| | 49528.68 | 52722.79 |
| **10 Manse** | | |
| Manse Water | 0 | 0 |
| Manse Maintenance | 3974.28 | 3690.50 |
| Manse Insurance | 774.32 | 747.39 |
| Manse Council Tax | 0.00 | 0.00 |
| Manse Alarm/rental costs | 0.00 | 0.00 |
| | 4748.60 | 4437.89 |
| **11 Adminsitration** | | |
| General Administration | 4995.17 | 6689.23 |
| Telephone and Internet | 963.08 | 1152.62 |
| Housekeeping | 804.09 | 158.32 |
| Publicity | 0.00 | 88.47 |
| | 6762.34 | 8088.64 |
| **12 Current Liabilities** | | |
| Special Collections not yet sent | 245.00 | 363.00 |
| **Total Current Liabilities** | 245.00 | 363.00 |
| **13Long-term Liabilities** | | |
| Baptist Building Fund Loan | 0.00 | 11800.00 |
| **Total Long-term Liabilities** | 0.00 | 11800.00 |

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**

Charity Name
LOUGHTON BAPTIST CHURCH

**On accounts for the year ended** 2025

**Charity no (if any)** 1144136

**Set out on pages** 1 - 9.
(remember to include the page numbers of additional sheets)

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 (~~other than that disclosed below~~ *) 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.

** Please delete the words in the brackets if they do not apply.*

**Signed:** [signature] **Date:** 25/09/26.

**Name:** MICHAEL WATTS

**Relevant professional qualification(s) or body (if any):** ICAEW ACA

**Address:** 5 DEVON CLOSE
BUCKHURST HILL
ESSEX IG9 5LF