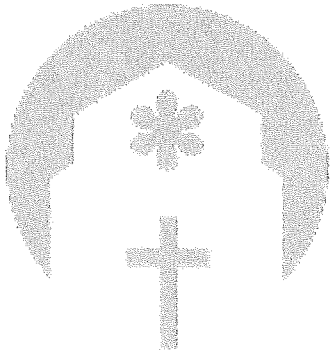
BROMLEY BAPTIST CHURCH



ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

REGISTERED CHARITY NUMBER 1145850

Legal & Administrative Details

Charity Number:	1145850
Registered Address:	Bromley Baptist Church, Park Road, Bromley, Kent BR1 3HJ
Governing Document:	Constitution dated 4 October 2009 amended 25 July 2021
Trustee Board	Mrs Jemima Aaron (reappointed December 2024) Ms Fawzia Abd Elnour (appointed May 2024) Mr Nicholas Arnold (appointed May 2024) Rev'd Dr Stephen Langford (appointed February 2024) Mrs Clare Morris (reappointed May 2024) Mr Iozeph Okosieme (reappointed May 2024) Mrs Janice Tibble (reappointed December 2024)
Church Officers/Staff:	Mr Michael Meerloo, Caretaker Mr Rahmatolla Tavakkoli, Finance Administrator Ms Nikki Williams-Prescott, Church Administrator
Bankers:	CAF Bank Limited 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent Examiner:	Ms Katherine Dee Begbies Chartered Accountants 14 Bonhill Street London EC2A 4DJ

Trustees' Report

Objectives and Activities

The principal purpose of the church is the advancement of the Christian faith according to the Declaration of Principles of the Baptist denomination. The charity may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Public Benefit

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission general guidance on public benefit and believe that the church's activities and achievements as set out elsewhere in this report demonstrate success in this regard.

Summary of Activity

The period under review saw the church fulfilling its objectives.

In the year ending December 2025, our Interim Minister oversaw our ministry to help the church prepare to appoint a permanent settled Minister, having started his ministry at the church in February 2024. We continued to meet the objectives of the church by meeting in person and online. Sunday worship services were held in the church building and streamed via YouTube, and our children and young people met for Sunday School every Sunday morning. The provision of regular services of Christian worship on Sundays and at other times is central to the work and witness of the church. On Pentecost Sunday, five people were baptised and welcomed into the fellowship of the church.

Our teaching programme is intentionally designed and developed to engage the whole church community in knowing Jesus better, living out his teaching day to day, and advancing the Christian faith. To this end, Lent and Advent devotions were produced by Rev'd Dr Steve Langford for the spiritual edification of the church family during these special seasons.

Our three, weekly, online prayer meetings continued; also two coffee mornings – one online and one in person. The in-person coffee morning is held at a local café in the town centre; this gives us a visible presence in the community and enables us to support a local business. It is led by two church members who offer pastoral support to the various people who come.

The continuation of Thursday Study Nights gives the congregation a chance to delve deeper into the Bible and to look at the theology and doctrines that surround it.

We offer a wide range of regular activities for families, children and young people: Contact, Quavers, Dads' Pop-in and Pathfinders.

We are a church that is active in the community in central Bromley. During the year we have sought to benefit those in our community through Friends International, Bromley Borough Foodbank, liaison with the Bromley Town Centre Chaplain, and support for the work of Churches Together in Central Bromley. Details of the activities of the church can be found on our website www.bromleybaptist.com.

Trustee meetings and Church Family Meetings are held in person. The Trustees continued to meet monthly to discuss business and practical matters, and to pray for the life of the church. The number of Church Family Meetings held during the reporting period was six, including the AGM. A seventh Extraordinary Church Meeting was also held to discuss the Interim Minister's Report.

Prayer and pastoral support

With the oversight of Rev'd Dr Stephen Langford, the pastoral team continued to support the congregation, offering spiritual, emotional and practical assistance to those in need. The team met regularly – approximately every six weeks – to discuss the needs of the congregation and prayerfully consider how they could be helped.

The needs of individual households requiring support within the community have continued. Additional difficulties caused by bereavement and increasing frailty have added to the support needs.

Monday, Thursday and Friday prayer meetings pray for members and their families and friends, accepting prayer requests from people. Our Sunday prayer corner remains open, with a regular team of volunteers to support those who wish to have quiet prayer after the service.

A 'Blue Christmas' service was included in our Christmas calendar this year, by request, following its introduction in 2024. This service is intended to offer comfort and support to those finding the Christmas season difficult because of loss, loneliness or other personal struggles.

Meeting the needs of our community

The church continued to take an active role in supporting Bromley Borough Foodbank through donations of food, volunteering at distribution centres in the borough, and sorting foodstuffs at the warehouse. Foodbank has seen an increase in recipients, with the cost of living increasingly causing greater hardship in the community.

Al-Anon continued to use our premises for their weekly meetings free of charge, and, towards the end of the year, added an additional meeting to their schedule. Torch Trust met on the premises to support those in the community living with sight loss. Specially assisted services were held monthly in the church hall. Our premises were also used weekly by local charity organisations for sessions and meetings.

Friends International met weekly to support new arrivals in our community with English language lessons and social support over a cup of coffee.

In January, we treated our 90+ year olds to afternoon tea in Locksbottom. This was a very enjoyable social occasion following what had been a cold, snowy winter that had kept them isolated indoors.

Working with children, families and young people

Our work with children and young people continues. All areas of children's work attract children from the local community and provide us with the opportunity to build positive relationships with them and their families, and to share the Christian faith with them.

We continue to provide two toddler groups – Contact on a Wednesday morning and Quavers on a Friday morning – both very well-attended. These are term-time only gatherings.

Our monthly Dads' Pop-in session continues to grow in number. Children play and do craft activities while their parents meet alongside members of the congregation.

The youth from St John the Evangelist and Bromley Baptist have a joint Pathfinders group for those in school years 6 to 11. Meeting regularly on a Sunday evening, this group seeks to give young people a better understanding of the Bible through games and activities.

In March, the children planted sunflower seeds in memory of one of our members. They learnt how to nurture a plant and talk openly about a friend who had recently died.

On Easter Sunday we held a family service when families from our children's groups were invited to come to learn about the Easter story and celebrate with us. The event culminated with children taking part in an Easter egg hunt throughout the church.

In June we had a family day out to Broadstairs beach; we left church on a large coach, spent the day on the beach, then had a fish-and-chips tea at the local Baptist church hall.

In September, we had a clothes-swap day so that clothing no longer required could be rehomed and reused rather than ending up as landfill.

In October, we celebrated our Harvest Festival with donations of non-perishable food items requested by Bromley Borough Foodbank. Keen walkers also gathered for a ramble from Bromley Common to Coney Hall.

The Light Party has become an annual favourite among the children and young people in our community. As an alternative to Halloween, children play games and activities to signify that Jesus is the light in the darkness. 'Happy' pumpkins lit up on the church forecourt are used to initiate conversations about the Christian faith with passers-by.

Alongside our more traditional Christmas services, we included a family Christmas fun service. Families were invited to come dressed as their favourite nativity character and be a part of the Christmas show. Lots of carols were sung, pastries and chocolates were consumed, and gifts were distributed.

Missionary support and the wider world

We have continued to support several missionaries and other Christian workers, both in the UK and overseas, through financial donations and prayer. Our Birthday Thank Offering generated funds for several additional organisations, suggested and selected by the church membership. In June, we held a plant sale to raise money for St Christopher's Hospice in Sydenham.

In September, a group of women in the church started knitting and crocheting blankets to send to Africa with Starfish Malawi.

The community gathered shoeboxes over the Christmas period to send to Link to Hope and, at our Christmas Day service, we had a special offering for Christian Aid's Christmas appeal that raised £324.70.

Achieving our aims

As stated above, the principal purpose of the church is the advancement of the Christian faith according to the Declaration of Principles of the Baptist denomination. We measure our success in the number of people we reach through our activities.

By continuing to broadcast our Sunday worship online, we have expanded our reach through YouTube, thus allowing those who could not previously access the church physically to join us in worship. We measure our success in our mission objectives by the gifts we give, despite the economic difficulties we face as a community.

Mission activities are undertaken through giving grants to Baptist mission organisations such as BMS World Mission and Home Mission, to Operation Mobilisation and to missionaries, along with smaller gifts to other local, national and international organisations. By giving to these groups along with other donors, we seek to contribute to the advancement of the Christian faith outside Bromley in a more effective way than we could do alone.

This year the Trustees commissioned a quinquennial report on the church building. The report covered architectural, historical and structural details of the building, drawing together recommendations for repairs and alterations that will benefit the building in the years to come.

Training

All six Trustee Deacons and the Interim Minister attended trustee training in November.

Group leaders and Trustees renewed their first aid training at two sessions during the year.

In June and November, Trustees and leaders renewed their Levels 2 and 3 safeguarding training.

In July and October, Rev'd Dr Steve Langford attended Interim and Transitional Ministers' training days run by the North Western Baptist Association.

Personnel

We thank Michael Meerloo who continues to look after the church premises.

Thanks go to Rahmatolla Tavakkoli, for his work on the church finances as Finance Administrator.

We are grateful to Nikki Williams-Prescott for her continued work as Church Administrator.

The charity makes decisions through its Trustee Board. Decisions are taken to the church for approval in line with the Constitution. As is usual with church organisations, our ministers are Trustees in addition to members of the congregation.

Finance Review

Income for 2025 was £265,942 compared to £172,241 in 2024. Income rose due to a generous legacy of £68,280 being received during the year. The majority of the income is made up of voluntary donations through offerings at church services and meetings, although one of the manses was let during the year whilst temporarily not occupied by a minister.

The balance sheet on 31st December 2024 still included a property that the church received as a legacy in 2021. It was agreed at Special Church Family Meeting (28 November 2021) that the property would be sold as soon as practicable rather than held for use by the charity. In March 2025 the property was sold. The property had been revalued to the level of the sale proceeds in the 2024 accounts and as a result there was no gain or loss on the sale of investments in these accounts.

Expenditure for 2025 was £198,884 compared to £225,429 in 2024 due to the reversal of a rent and rates accrual.

The year under review generated a surplus of £67,058 compared to the prior year surplus of £12,744. Total funds at the balance sheet date stood at £2,738,555 of which £9,813 is restricted. Of the £2,728,742 unrestricted funds, £1,643,535 is held in a designated fund representing the resources the charity has invested in its assets, including the church and manses, and so is not available for general expenditure. The charity had £1,085,206 of free reserves at the balance sheet date.

Reserves Policy

The church's reserves policy is to hold reserves for the purpose of protecting the work of the church in the short term should income not be sufficient or if the church should need to cease/curtail its activities. The Trustees' policy on free reserves is £75,000 which represents approximately 3 months' running costs.

The property of the church is held in trust by the Baptist Union at a value of £2.16m. The church building is valued at rebuilding cost and the manses at market value in 2013. There are no reserve funds in deficit. The free reserves of the church will be used for future operating purposes. The Trustees are satisfied with this position.

Structure, Governance and Management

Bromley Baptist Church is a charity governed by its Constitution dated 4 October 2009 amended 25 July 2021. The Trustees are appointed by the Church Family Meeting, and all serving ministers shall be Trustees because of their role and responsibilities.

New Trustees are provided with a copy of the Constitution and advised of their duties and responsibilities as Trustees. Trustees are encouraged to attend training sessions provided by the Baptist Union.

The church is affiliated to the Baptist Union of Great Britain and the London Baptist Association.

The London Baptist Property Board is the legal owner of the church property and holds the property on trust for the charity.

Risks

The Trustees have assessed the major risks facing the charity and are satisfied that there are policies and practices in place to minimise risks.

Damage to our church building or manses is a major risk and appropriate insurance policies are in place to minimise this risk. The charity also has in place safeguarding policies to minimise the risk to our congregation, and health and safety policies which have been reviewed in the period to ensure that they are adequate following the Covid pandemic.

Plans for the future

The charity aims to continue meeting its charitable objectives through giving gifts to mission organisations and active service in Bromley.

The Trustees expect to use the legacy we have been given to maintain, and perhaps expand, our activities and to support the charity through uncertain times.

Statement of Trustees' Responsibility

The Trustees are responsible for the governance of the church and the fulfilment of the objectives through its activities acting according to the will of God as discerned by the Church Family Meeting and subject to any specific or general directions of the Church Family Meeting.

The Trustees shall keep in an appropriate state of repair, and insure to their full value against fire and other usual risks, all the buildings of the charity (except where the responsibility is of a third party where they shall use reasonable endeavours to ensure that the third party does so). They must ensure that suitable public liability and employer's liability insurance is in place.

In so far as the Trustees are aware:

- there are no funds materially in deficit;
- the church raises the significant majority of its funds from within its own membership and congregation;
- all expenditure supports the key objective of the charity.

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 and application of resources of the charity for that year.

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

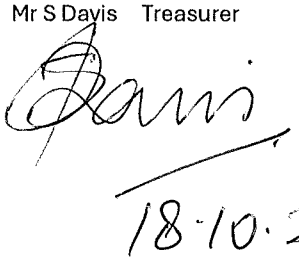
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make adjustments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures 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.

Declaration

The Trustees declare that they have approved the Trustees' Report above. Signed on behalf of the charity's Trustees on:

Mr S Davis Treasurer



18.10.26

Mr I Okosieme Church Secretary



18/10/2026

Independent Examiner's Report to the Trustees of Bromley Baptist Church

I report to the trustees on my examination of the accounts of the above charity ("the charity") for the period 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

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. 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 the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements 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 the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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.



KATHERINE DEE FCA CTA

BEGBIES CHARTERED ACCOUNTANTS

14 BONHILL STREET,

LONDON,

EC2A 4DJ

Date: 12/06/26

BROMLEY BAPTIST CHURCH

Year ended 31st December 2025

Statement of Financial Activities

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
Incoming resources					
Income and endowments from:					
Donations and legacies	2a	200,855		**200,855**	115,266
Charitable activities					
Letting of church premises		16,697	-	**16,697**	16,055
Church groups	2b	-	-	-	2,184
Investments and other income					
Rent		23,500	-	**23,500**	22,300
Interest		24,890	-	**24,890**	16,436
Total		**265,942**	-	**265,942**	**172,241**
Resources Expended					
Expenditure on:					
Raising Funds - costs of providing goo and services including rental and legacy management		5,112	-	**5,112**	10,297
Charitable activities					
Church work (inc preaching, pastoral and evangelism)	3a	166,989	-	**166,989**	185,655
Church work (church groups/clubs	2b	-	1,278	**1,278**	1,903
Mission (inc gifts to organisations and missionaries)	3b	25,505	-	**25,505**	27,574
Total charitable activities		**192,494**	1,278	**193,772**	**215,132**
Total Expenditure		**197,606**	1,278	**198,884**	**225,429**
Gains/(losses) on investment assets		-	-	-	65,933
Net income/expenditure		**68,336**	(1,278)	**67,058**	12,744
Transfers between funds		2,141	(2,141)	-	-
Net movement in funds		**70,477**	**(3,419)**	**67,058**	12,744
Reconciliation of Funds:					
Total Funds brought forward		**2,658,265**	**13,232**	**2,671,497**	2,658,753
Total Funds carried forward		2,728,742	9,813	2,738,555	2,671,497

BROMLEY BAPTIST CHURCH

As at 31st December 2025

Balance Sheet

	Notes	2025 Total £	2024 £
Fixed assets			
Tangible assets	6a	1,643,535	1,668,135
Current assets			
Legacy gifted property for sale		-	495,933
Debtors	7	18,303	18,603
Cash at bank and in hand		1,085,237	519,423
Total current assets		1,103,540	1,033,959
Current liabilities			
Creditors: amounts falling due within one year	8	8,520	30,598
Net current assets		1,095,020	1,003,361
Net assets		2,738,555	2,671,497
The funds of the charity			
Unrestricted funds	9		
Fixed asset reserve		1,643,535	1,668,135
General reserve		1,085,207	990,129
Total unrestricted funds		2,728,742	2,658,265
Restricted funds			
Children's fund		9,063	9,063
Hardship fund		750	750
Groups and Clubs		-	3,419
Total restricted funds		9,813	13,232
Total Funds		2,738,555	2,671,497

Notes 1-14 form part of these accounts.

Approved by the Church Trustees

Mr S Davis
Treasurer
Date: 25/10/2026

M I Okosieme
Church Secretary

BROMLEY BAPTIST CHURCH
Year ended 31st December 2025
Notes to the accounts

Note 1

Accounting Policies

a.) Basis of accounting

The financial statements have been prepared in accordance with the Charities Act and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102) "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102 – Charity SORP (FRS102) Revised) and UK Generally Accepted Accounting Practice as it applied from 1 January 2019. The charity is a Public Benefit Entity as defined by FRS 102.

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 accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts are prepared in sterling, which is the functional currency of the charity.

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the next 12 months. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

b.) Mission giving

The church, under the direction of the Trustees, makes donations to individuals and organisations that complement and support the objects of the church. When church members contribute directly to the mission giving of the church the income and expenditure are accounted for by the church and are included in the financial statements.

c.) Scope of the financial statements

The church benefits substantially from the voluntary unpaid service and active participation of its members. Indeed, it could hardly function without it. However, in accordance with the Charities SORP, no attempt has been made to value this intangible resource, and it is not included in the financial statements.

d.) Tangible fixed assets

Property of the church includes the church building and residential houses (Manses). These assets were first capitalised in 2012 when the first set of accounts for the charity were produced. The valuations of the houses were based on best market estimates at the time of capitalisation and this is treated as the cost going forward for accounting purposes. The church building was valued at its rebuilding cost when capitalised of £900,000 which is materially below the market value of the building. The cost of the land has not been separated from the building as allowed by the SORP where the costs of doing so outweigh the benefits to the user.

Should the Trustees decide to revalue the freehold land and buildings in the future the market value of this land and buildings will be included in the balance sheet.

Depreciation

Depreciation is provided on the freehold buildings of the church over an estimated useful life of 150 years.

Other assets are depreciated over their useful life as follows:
Fixtures and Fittings 5 years
Equipment 3 years

Impairment of Fixed assets

At the end of each year the charity reviews the carrying amounts of its tangible fixed assets to determine whether there is any indication of those assets being impaired or damaged. If this is the case the recoverable amount of the asset is estimated in order to determine the extent of the impairment.

Income is generally accounted for when received, except that the tax recoverable in respect of gifts under the Gift Aid scheme is recognised at the same time as the gifts to which it relates. "Gifts and donations" in the financial statements therefore represents cash received in gifts and donations during the year, together with the tax recoverable on them. Deferred Income relates to income given to the church for a future period.

Letting income is received from activities held at church premises when not being used for church activities. Letting income is irregular and accounted for as received. Rent from the surplus manse is recorded as investment income on a receivable basis.

e.) Church groups

In accordance with the SORP certain groups which hold activities at the church, but have no separate legal identity, are included in the accounts. As the funds raised by the groups are for their own purposes, rather than the charity as a whole, these are shown as restricted income and expenditure. The charity makes donations to some of these groups and where these are made the payments are shown as income of that group.

f.) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accrual basis. Expenditure is allocated directly to the area of charitable activity which it supports where this can be determined. Support and governance costs are allocated to the category of general church work as this is the main activity undertaken by charity, and any time and resources incurred in support of administering special purpose funds, raising funds or hosting church groups are minimal.

g.) Grants and gifts

Funds that are raised for specific purposes through church collections are shown as restricted income and expenditure and are not accounted for as unrestricted grants as these are not made at the discretion of the trustees.

h.) Cash and Cash Equivalents

Cash and cash equivalents include cash in hand and bank deposits.

i.) Financial Instruments

The charity has elevated 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 charitable company 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 include debtors, cash and bank balances, are measured initially at transaction price including transaction costs.

Basic financial liabilities

Basic financial liabilities, including creditors are initially recognised at transaction price.
Trade creditors are obligations to pay for goods and 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.

Derecognition of financial liabilities

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

j.) Pensions

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as an expense when they are due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in an independently administered fund.

For details of the now closed defined benefit element of the Baptist pension Scheme, please see note 13.

2a. Donations and legacies

	2025 Unrestricted Funds	2025 Restricted Funds	**2025 Total**	2024 Unrestricted Funds	2024 Restricted Funds	2024
For general purposes	£	£	£	£	£	£
General Fund	132,575	-	**132,575**	115,266	-	**115,266**
Legacy Income	68,280	-	**68,280**	-	-	-
For missionary and other causes						
For special appeals	-	1,597	**1,597**	-	1,597	**1,597**
Total	200,854	1,597	**202,452**	115,266	1,597	**116,863**

2b. Other

For the Church groups run by individuals in the congregation, their income (included here), expenditure (under Charitable Activities and opening and closing balances (within the balance sheet) are summarised below:

2025	Opening balance	Income	Expenditure	Transfers	Closing balance
Contact, Quavers & Pop In	271			271	-
Friends International	1,869			1,869	-
Boys Brigade	1,277		1,277	-	-
Girls Brigade	-			-	-
	3,417	-	1,277	2,140	-

2024	Opening balance	Income	Expenditure	Transfers	Closing balance
Contact, Quavers & Pop In	271			-	**271**
Friends International	2,380	2,184	314	2,380	**1,869**
Boys Brigade	1,277			-	**1,277**
Girls Brigade	3,170		1,589	1,582	-
	7,098	2,184	1,903	3,962	**3,417**

3a Church Work

	2025 Unrestricted Funds	2024 Unrestricted Funds
Direct Costs	£	£
Staff costs (Note 5)	**57,413**	52,978
Conferences, books, training & evangelism	**2,813**	2,057
Total Direct Costs	**60,226**	55,035
Support & Governance Costs		
Support		
Staff costs (Note 5)	**27,144**	25,812
Maintenance, repairs, redecoration and depreciation (note 4a)	**53,338**	43,147
Heating, insurance and other services (note 4b)	**1,868**	28,506
Other Costs	**25,173**	27,436
	103,787	124,902
Governance Costs		
Independent Examination fee	**1,800**	1,800
Accounts preparation	**1,080**	1,080
Legal and professional fees	**97**	2,839
	2,977	5,719
Total Church expenditure	**166,989**	185,655

3b Mission Work

	2025 Unrestricted Funds	2025 Restricted Funds	**2025 Total**	2024 Unrestricted Funds	2024 Restricted Funds	2024
	£	£	£	£	£	£
For mission	23,766	-	**23,766**	27,574	-	27,574
For special appeals		-	-	-	-	-
For Thank offering	1,739	-	1,739	-	-	-
	25,505	-	**25,505**	27,574	-	27,574

Grants and gifts	**2025 Institutions**	**2025 Individuals**	2024 Institutions	2024 Individuals
For mission				
BMS World Mission	**6,000**	-	6,000	-
Bromley Town Centre Chaplin Support	**1,200**	-	1,200	-
Compassion UK	**816**	-	816	-
Girls' Brigade Ministry	-	-	1,588	-
Home Mission	**6,000**	-	-	-
Islay Baptist Church	**1,500**	-	1,500	-
London Baptist Association	-	-	6,000	-
Operation Mobilisation	**6,000**	-	6,000	-
Spurgeon's College	**750**	-	1,500	-
Tools with a Mission	**1,500**	-	1,500	
Individuals direct	-	-	-	1,470
	23,766	-	26,104	1,470

4a Maintenance

	2025 Unrestricted Funds	2024 Unrestricted Funds
	£	£
Repairs & Maintenance	28,737	18,546
Depreciation	24,601	24,601
	53,338	43,147

4b Heating, insurance and other services

	2025 Unrestricted Funds	2024 Unrestricted Funds
	£	£
Electricity & Gas	**10,285**	12,903
Rent and Rates	- **25,650**	-
Council Tax	-	1,774
Phone	**2,750**	2,303
Water	**331**	46
Insurance	**4,647**	4,538
Office supplies	**5,769**	6,943
	- **1,868**	28,506

In the current year a brought forward accrual for rent and rates was reversed.

5a Staff

In 2025 the church employed an average of 4 members of staff to carry out the objectives of the church (2024: 4). This included a minister, finance officer, a part time caretakers and an office support manager.

	2025	2024
	£	£
Salaries	**76,744**	72,230
National Insurance	**954**	-
Employers Pension	**6,860**	6,560
Total	**84,557**	**78,790**

The full time minister lives in a property provided by the church when in post. The church pays utilities and maintenance on this property. No church employee was paid more than £60,000 in the year. Key management salaries, including employer's NI, totalled £56,233 (2024: £46,609 not a complete year).

5b Pension

Current employees have pensions with the Baptist Pension Scheme. The scheme is now a defined contribution scheme. See note 13 for further details on the defined benefit pension.

6. Tangible fixed assets

	Church building	Manses	Fixtures & Fittings	Equipment	**Total**
Cost	£	£	£	£	**£**
At 1 January 2025	900,000	896,993	79,807	31,678	**1,908,478**
Additions	-	-	-	-	-
Disposals					-
At 31 December 2025	900,000	896,993	79,807	31,678	**1,908,478**
Depreciation					
At 1 January 2025	73,500	73,255	62,248	31,340	**240,343**
Charge for the year	6,000	5,980	12,282	338	**24,600**
Disposals					-
At 31 December 2025	79,500	79,235	74,530	31,678	**264,943**
Net book value					
At 1 January 2025	826,500	823,738	17,559	338	**1,668,135**
At 31 December 2025	820,500	817,758	5,277	-	**1,643,535**

One of the manses is currently let whilst not in use by a minister. As this is not expected to be a permanent arrangement, the property has not been reclassified as an investment. The other manse was being prepared for the new minister at the balance sheet date.

7. Debtors

	2025	2024
	Total	Total
Amounts due within one year	**£**	£
Other debtors and prepayments	**8,685**	8,009
Tax recoverable	**9,619**	10,594
Total	**18,303**	18,603

8. **Creditors**

	2025 Total	2024 Total
Amounts falling due within one year	£	£
Other accruals	5,640	27,718
Accountancy & Independent Examiners fee	2,880	2,880
	8,520	30,598

9. **Movement on Funds**

	Restricted	Unrestricted Funds				
	Children's Fund	Hardship Fund	Groups & clubs	Fixed Asset Reserve	General Fund	2025 Total
	£	£	£	£	£	£
Incoming resources	-	-	-	-	265,942	265,942
Resources expended	-	-	(1,278)	(24,600)	(173,006)	(198,884)
Transfers	-	-	(2,141)	-	2,141	-
Other gains / (losses)	-	-	-	-	-	-
Net movement on funds	-	- -	3,419	(24,600)	95,077	67,058
Balances brought forward	9,063	750	3,419	1,668,135	990,129	2,671,497
Balances at 31 December 2025	9,063	750	0	1,643,535	1,085,206	2,738,555

Comparative figures	Restricted	Unrestricted Funds				
	Children's Fund	Hardship Fund	Groups & clubs	Fixed Asset Reserve	General Fund	2024 Total
	£	£	£	£	£	£
Incoming resources	-	-	2,184	-	170,057	172,241
Resources expended	-	-	(1,903)	(24,601)	(198,925)	(225,429)
Transfers		- -	3,962	-	3,962	0
Other gains / (losses)	-	-	-	-	65,933	65,933
Net movement on funds	-	-	(3,681)	(24,601)	41,026	12,745
Balances brought forward	9,063	750	7,100	1,692,736	949,103	2,658,752
Balances at 31 December 2024	9,063	750	3,419	1,668,135	990,129	2,671,497

Restricted funds are funds that are given to the charity are held on trust for spending on specific purposes or, in the case of groups and clubs are linked to the charity and do not have their own legal identity.

The Children's Fund - funds given to support work with children.

Hardship Fund - money raised for those in need

The Building Fund - money given to cover specific building costs.

Groups and clubs are activities held in the church building by organisation which have no separate legal identity and so are required to be incorporated in these accounts.

Unrestricted funds are funds that are held by the charity to use for general charitable purposes.

The fixed asset reserve represents the funds which cannot be accessed without disposing of fixed assets or current asset investments.

General funds are those unrestricted funds available in the short term to fund general charitable activities.

10. Net Assets by Fund

	Unrestricted	Restricted	2025	Unrestricted	Restricted	2024
	£	£	Total			Total
Fixed Assets	1,643,535	-	1,643,535	1,668,135	-	1,668,135
Current Assets	1,093,727	9,813	1,103,540	1,020,727	13,232	1,033,959
Current Liabilities	(8,520)	-	(8,520)	(30,598)	-	(30,598)
Long term liabilities	-	-	-	-	-	-
	2,728,742	9,813	2,738,555	2,658,265	13,232	2,671,497

11. Related party transactions

No remuneration or other benefits were paid to trustees during the current or prior year.

No trustee travel expenses were paid.

Details of the manses are contained in note 5.a. No trustees occupied the manses during the year.

Trustees made donations to the charity in line with general congregational giving totalling approximately £40,226 (2024: £26,050). No donations to the Church were made with conditions outside of the usual activities of the Church.

12. Independent examination

The independent examination of the accounts which is required by charity law has been carried out by Katherine Dee of Begbies Chartered Accountants. Begbies fee of £2,400 plus VAT is accrued in the accounts under governance costs.

13. Baptist pension scheme

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.

The scheme was a defined benefit and defined contribution scheme. During 2022 the Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. This agreement is referred to as a 'buy-in policy'. It follows a similar agreement with Just in 2019 that covered most pensions in payment at that time. The combined agreements mean that Just are now providing financial backing for all DB pensions provided through the Scheme's DB Plan. The winding-up process started on 31 March 2024 and finished in June 2025. The BPS is now run as a DC Plan and no more contributions are due to be paid for the defined benefit pension.

14. Comparative Statement of Financial Activities

		Note	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £
Incoming resources					
Income and endowments from:					
Donations and legacies		2a	115,266		**115,266**
Charitable activities					
	Letting of church premises		16,055	-	**16,055**
	Church groups	2b	-	2,184	**2,184**
Investments	including rental and legacy management				
	Rent		22,300	-	**22,300**
	Interest		16,436	-	**16,436**
Total			**170,057**	**2,184**	**172,241**
Resources Expended					
Expenditure on:					
Raising Funds - costs of providing goods and services			10,297	-	**10,297**
Charitable activities					
Church work (inc preaching, pastoral and evangelism)		3a	185,655	-	**185,655**
Church work (church groups/clubs)		2b	-	1,903	**1,903**
Mission (inc gifts to organisations and missionaries)		3b	27,574	-	**27,574**
Total charitable activities			**213,229**	**1,903**	**215,132**
Total Expenditure			**223,526**	**1,903**	**225,429**
Gains/(losses) on investment assets			65,933	-	**65,933**
Net income/expenditure			**12,464**	**281**	**12,745**
Transfers between funds			3,962	(3,962)	-
Net movement in funds			**16,426**	**(3,681)**	**12,745**
Reconciliation of Funds:					
Total Funds brought forward			**2,641,840**	**16,913**	**2,658,753**
Total Funds carried forward			2,658,266	13,232	2,671,497