REGISTERED CHARITY NUMBER: 1148652

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

SITTINGBOURNE BAPTIST CHURCH

McCabe Ford Williams
Chartered Accountants
Building 1063
Cornforth Drive
Kent Science Park
Sittingbourne
Kent
ME9 8PX

SITTINGBOURNE BAPTIST CHURCH

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SITTINGBOURNE BAPTIST CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Our Mission statement "Declaring Christ to people, Discipling people to Christ" captures the essence of our aim, to introduce people to a personal relationship with Jesus Christ and continuing to develop their knowledge and trust in Him. We are a Baptist Church in membership with the Baptist Union and the local expression of that, the South East Baptist Association. We are also actively involved in Churches Together in Sittingbourne. We are Evangelical in our belief and practice, proclaiming a Gospel of repentance toward God and faith in His Son Jesus Christ as Saviour and Lord. We practice believer's baptism by total immersion and acknowledge the entire Bible as God's Word, having supreme authority in matters of faith and conduct.

Public benefit

The Trustees confirm that they have complied with the duties in Section 17 (5) of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit.

Our activities continue to serve both church members and the wider community. Ministries such as Café Church, Foodbank, Contact Centre, ABC Group, Street Outreach, and Youth Groups directly support individuals and families in Sittingbourne, providing practical help, spiritual guidance, and a welcoming environment.

We have referred to the Charity Commission general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the Trustees consider how planned activities will contribute to the aims and objectives that they have set.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During 2025, Sittingbourne Baptist Church continued to develop its charitable activities and community engagement, alongside significant growth in a number of its ministries.

The Contact Centre continued to operate on Saturday mornings, providing a safe and supervised environment within the church for children of separated parents to spend time with their non-resident parent. This continues to provide a valued service to families within the wider community.

The church's youth and children's ministry experienced significant growth during the year, supported by the full-time Youth Pastor. Sunday morning youth and children's activities expanded alongside an increase in younger families attending the church. Youth activities included Youth Alpha, the Underground Youth Club, Youth Bible Study, attendance at Limitless Youth Camp, a youth day trip to London and continued engagement with local primary schools.

The ABC (Adults, Babies and Children) group continued to meet on Monday mornings during term time, providing a valued point of engagement with families and young children within the community.

The church's wider community and fellowship activities continued throughout 2025, including Street Pastors and Street Outreach, Bright Hour, Bourne to Sing, Ladies' Afternoon Teas, Youth Band, House Groups, Glory Girls and Men Gather. The church also hosted a VJ Day commemoration event, participated in Sittingbourne Carnival Day, held a lunch soirée for senior members and hosted a Christian Singles Fellowship gathering.

The church continued to support other charitable and community activity and remains a multi-national and multi-cultural congregation. The Trustees are grateful to the staff and many volunteers whose commitment enables these activities to take place and through whom the church continues to provide practical support, fellowship and opportunities for engagement with the Christian faith.

Church membership stood at 193 during 2025, reflecting continued growth in engagement and commitment within the church family.

Fundraising activities

The church does not undertake general public fundraising as a significant activity and is primarily supported through the regular giving and tithes of its members. During 2025, members also made specific additional contributions towards the major sanctuary refurbishment. Approximately half of the refurbishment cost was met through these additional member contributions, with the remaining half funded from the church's existing reserves.

Administrators report

Sittingbourne Baptist Church exists to glorify God, share the Gospel of Jesus Christ, and serve our local community through worship, fellowship, discipleship, and practical outreach.

During 2025, the church has continued to grow both spiritually and numerically. Membership currently stands at 193, reflecting a sustained increase in engagement and commitment within the church family.

The year has been marked by significant developments in governance, ministry, and community engagement, a number of which are recorded below.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE
Activities and achievements during the year
Governance and Administration

The year commenced with the Deacons' Away Day, held at the Methodist Church lounge, providing a structured opportunity for prayer, reflection, and forward planning. An All-Church Meeting followed, enabling the wider congregation to contribute to areas for development. In response to this consultation, Link Deacon roles and the Church Administrator role were formally established and implemented.

The Deacons/Trustees continue to meet twice monthly, holding business and prayer meetings respectively. Four Church Members' Meetings were held during the year, in February, April, July and November, ensuring appropriate congregational oversight and accountability.

Ministry and Worship

The church delivered a varied programme of sermon series throughout 2025, including 'Ducks in a Row - Life Priorities', 'Fighting Temptation', 'We've Got Work to Do', 'Music and the Psalms', and 'The Jesus Life'. These series provided consistent teaching and pastoral direction across the year.

Notable worship and fellowship events included a worship evening, a Praise and Worship Service featuring the Street Pastors, and participation in the Churches Together Easter Walk of Witness. Holy Communion was shared as part of the Easter activities. The church also supported the Christian Aid Week and hosted Compassion Sunday, which resulted in additional child sponsorships.

In April, an Easter Prayer Room was established within The Hub, open to the wider community as well as church members. The space was arranged with creative prayer stations inviting reflection, giving, and engagement with God. This initiative was warmly received.

Youth and Children's Ministry

With a full-time Youth Pastor now in post, the youth and children's work has seen significant growth. Sunday morning activities and teaching for young people have expanded, supported by an increase in younger families joining the church and the natural growth of existing members' children.

Key youth initiatives during 2025 included:

Youth Alpha - an eight-week programme combining refreshment, video content, discussion, and scripture, which concluded with multiple young people making first-time commitments to Christ;

The Underground Youth Club continuing to attract non-church teenagers, primarily through friendship networks;

Youth Bible Study - active and growing;

Limitless Youth Camp - attended in August, at which several young people gave their lives to Christ for the first time or deepened their existing faith;

A London day trip for youth during the October half-term, supporting relationship-building across age groups;

Primary school visits - the youth pastor has continued to coordinate and welcome local primary schools visits to the church.

The children's group has also grown considerably in line with the increase in young families attending the church.

The 'ABC' (Adults, Babies and Children) Mother and Toddler group continues to meet on Monday mornings during term time, providing a valued point of community engagement for families with young children.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

Community and Charitable Activities
The Contact Centre continues to operate on Saturday mornings, providing a supervised space within the church premises for children of separated parents to meet with their non-resident parent. This service remains a valued community resource.

The Street Pastors and Street Outreach Team have continued to develop their activities throughout the year, demonstrating growth in both capacity and engagement.

The church hosted a VJ Day commemoration event and participated in Sittingbourne's Carnival Day, maintaining its visible presence within the local community.

Congregational Life and Fellowship.

A number of regular groups and activities continued to meet throughout 2025, including:

Glory Girls - a new women's life group launched in May, meeting weekly for scripture, mutual encouragement, and fellowship;

Men Gather - a men's fellowship event welcoming attendees from the church and other invited guests, focused on Christian witness and impact;

Bright Hour - a weekly Thursday afternoon group for those aged 50 and over;

Bourne to Sing - a community choir meeting on Tuesday mornings;

Ladies' Afternoon Teas, Youth Band;

House Groups - both in-person and online, providing spaces for discipleship, prayer, and mutual support.
In November, the church hosted a special lunch soirée in honour of its senior members, with younger members serving as hosts. This event was well received and reflected the church's commitment to intergenerational fellowship.

A Christian Singles Fellowship gathering was hosted in September, with a vision to rotate the event among local churches.

A new online church calendar was launched in August, developed in direct response to feedback received at the All-Church Meeting earlier in the year.

Premises and Facilities
A major project during 2025 was the refurbishment of the church sanctuary, representing a significant investment in the church's principal place of worship and helping ensure that the facilities remain welcoming, functional and fit for the needs of the congregation and wider community. Approximately half of the cost was met through specific additional giving from church members and approximately half from the church's existing reserves. The Trustees record their particular gratitude for the generosity of members in supporting this project.

The refurbishment programme also included the installation of a new sound system in April/May, together with chair and podium refurbishment. The Trustees record their appreciation to all those who contributed financially, practically and through their time and effort.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

Spiritual Growth and Baptisms - The trustees note with thanksgiving a season of notable spiritual growth within the congregation. A significant number of individuals committed their lives to Christ during 2025, and there has been a corresponding increase in those seeking church membership and deeper involvement in the life of the church. Baptisms have taken place regularly throughout the year, with multiple candidates coming forward each month to make a public declaration of faith.

The church also joyfully celebrated marriages and the birth of children to members of the congregation during the year.

FINANCIAL REVIEW

Financial review

During 2025, the members and supporters of Sittingbourne Baptist Church continued to demonstrate faithful and generous financial support for the church's ministry, charitable activities and wider mission.

Total income for the year amounted to £195,458, with total expenditure of £203,855, resulting in a deficit for the year of £8,397.

A significant element of expenditure during the year related to the major refurbishment of the church sanctuary, for which £23,083 was recognised as expenditure in the 2025 accounts.

The sanctuary refurbishment was a planned project approved as part of the church's 2025 financial and premises planning. The agreed funding approach was for approximately 50% of the project to be raised through additional giving from church members, with the remaining 50% funded from General Reserves.

The reported deficit for 2025 should therefore be considered in this context. A substantial part of the year's expenditure related to this planned investment in the church premises, with General Reserves deliberately used to support the project in accordance with the agreed funding approach.

At 31 December 2025, the church held total bank balances of £85,363, comprising £3,765 in the Current Account and £81,598 in the Deposit Account. Of the total bank balance, £8,867 represented restricted funds, leaving an unrestricted balance of £76,496.

The Trustees consider that the church continues to maintain an appropriate level of financial resources following the planned use of General Reserves towards the sanctuary refurbishment. The level of unrestricted reserves will continue to be monitored in light of the church's ongoing ministry, anticipated building expenditure and other financial commitments.

The Trustees remain grateful for the continued financial commitment and generosity of the congregation, and particularly for the additional giving received towards the sanctuary refurbishment.

FUTURE PLANS

As the church enters 2026, the trustees remain committed to ensuring that Sittingbourne Baptist Church continues to fulfil its charitable purposes: proclaiming the Gospel, nurturing disciples, and serving the local community in practical ways. Prayer, unity and faithful stewardship of the resources entrusted to the church will remain central to its life and witness. The Trustees will continue to monitor income and expenditure carefully, maintain and rebuild appropriate unrestricted reserves following the planned use of reserves towards the 2025 sanctuary refurbishment, and plan responsibly for future ministry, maintenance and improvement of the church premises.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The church shall be served by not less than four and not more than twelve elected deacons. They shall not be under 21 years of age and shall be baptised church members. They shall have been members of Sittingbourne Baptist Church for at least one year. They shall be elected by ballot. A third of their number (or such as shall secure the retirement of all deacons every three years) shall retire annually, but shall be eligible for re-election. Nominations for the office shall be sent to the Church Administrator in writing, signed by a proposer and seconder, not less than four weeks before the election is to take place, Notice of the election must be given at public worship on the two Sundays preceding the church meeting. Nominees standing as deacons must receive the support of over 66% of the eligible members voting. Each year, after the election, the church officers shall appoint two of their number to act as church administrator and church treasurer, and these appointments shall be submitted to the church meeting for confirmation.

During the year the Trustees met on 12 occasions for business with 82% attendance.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

1) There is a risk that due to a slowdown in economy and other priorities our members reduce and stop giving entirely resulting in the church being unable to continue some or all of its activities.

Mitigation/Contingency

We encourage all new and existing members to give on a regular basis, including by standing order and other electronic methods, enabling the church to plan income and expenditure more predictably. Costs are managed carefully and reviewed against the annual budget, with regular financial reporting to the Trustees and Church Members' Meetings. The Trustees recognise the importance of maintaining an appropriate level of unrestricted reserves to provide resilience against unforeseen expenditure or a reduction in income. During 2025, a planned proportion of reserves was used to part-fund the major sanctuary refurbishment. The appropriate level of unrestricted reserves will continue to be reviewed in light of ongoing activities, anticipated building expenditure and other financial commitments.

2) Safety of Vulnerable People: There is a risk that a child or vulnerable adult is exposed to some form of harm or abuse.

Mitigation/Contingency

All our volunteers who work with children and young people are DBS checked and renewed as they expire. We subscribe to the content and principles under-pinning the Baptist Union Safe to Grow statement for Safeguarding children and young people in the local church. We have a designated charity trustee holding the position of Designated Person for Safeguarding who regularly liaises with the minister regarding any child safety issues raised by children, youth leaders, or other persons within the church. The Designated Person for Safeguarding is notified to the church members and attendees via a prominent notice on our noticeboard. We ensure those dealing with vulnerable adults are also DBS checked. We regularly discuss safeguarding at our leadership team meetings and undertake safeguarding training at relevant levels for those in position of leadership for young people and children.

3) Building Age and Condition: There is a risk that the age and condition of the church building causes significant expense due to emergency repairs resulting in the church becoming unsafe to use.

Mitigation/Contingency

We regularly assess the condition of the church facilities and replace ageing parts of the building to ensure the building is both economic to run in terms of heating and cooling as well as being fit for purpose. We budget on an annual basis to fund repairs of various systems to reduce the risk of expensive and unnecessary emergency expenditure. We delegate to a separate fabric committee the tasks to oversee the fabric matters of the church and to communicate their anticipated expenditure and needs to the leadership team on an annual basis. The Trustees continue to review known building risks and anticipated capital expenditure as part of the annual budget and longer-term planning process. The major sanctuary refurbishment undertaken in 2025 demonstrates the church's proactive approach to maintaining and improving its premises.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1148652

SITTINGBOURNE BAPTIST CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2025

Principal address
The High Street
SITTINGBOURNE
Kent
ME10 4AQ

Trustees
The following were duly elected by a ballot vote, in accordance with the Church Rules at a Church Members' Meeting and served throughout the year (unless otherwise stated). All Trustees must be members of this church.

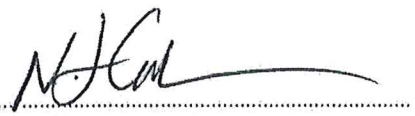
Mr David Casse	Deacon
Mr Grahame Atkinson	Deacon - Resigned 31/12/2025
Mr Richard Sills	Deacon
Mr Paul Blake	Deacon
Rev Nathan Gordon	Minister
Joshua Ajiboye	Deacon - Resigned 31/12/2025
Adrian Cheesman	Deacon
Lisa Pennington	Deacon
Hylko Zingstra	Treasurer
Sian Rebecca Ratchford	Deacon - Appointed 01/01/2025
Cresta Durojaiye	Administrator - Appointed 01/01/2025
Nicola Hasan	Deacon - Appointed 01/01/2025 - Resigned 31/12/2025

The following trustees were appointed/resigned after the year end:

Flavie Balliet	Deacon - Appointed 01/01/2026
Sian Rebecca Ratchford	Deacon - Resigned 17/08/2026

Independent Examiner
Clair Rayner FCA DChA
McCabe Ford Williams
Chartered Accountants
Building 1063
Cornforth Drive
Kent Science Park
Sittingbourne
Kent
ME9 8PX

Approved by order of the board of trustees on 29/10/2026 and signed on its behalf by:



Rev N Gordon - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SITTINGBOURNE BAPTIST CHURCH

Independent examiner's report to the trustees of Sittingbourne Baptist Church
I report to the charity trustees on my examination of the accounts of Sittingbourne Baptist Church (the Trust) for the year ended 31 December 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 Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Clair Rayner FCA DChA

McCabe Ford Williams
Chartered Accountants
Building 1063
Cornforth Drive
Kent Science Park
Sittingbourne
Kent
ME9 8PX

Date: 29/01/2026

SITTINGBOURNE BAPTIST CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		174,542	19,863	194,405	164,239
Investment income	2	1,053	-	1,053	1,062
Total		175,595	19,863	195,458	165,301
EXPENDITURE ON					
Charitable activities					
Ministry		142,265	35,509	177,774	149,701
Youth work		8,514	-	8,514	8,765
Missionary		1,380	15,268	16,648	19,487
Other		919	-	919	-
Total		153,078	50,777	203,855	177,953
NET INCOME/(EXPENDITURE)		22,517	(30,914)	(8,397)	(12,652)
Transfers between funds	9	(30,580)	30,580	-	-
Net movement in funds		(8,063)	(334)	(8,397)	(12,652)
RECONCILIATION OF FUNDS					
Total funds brought forward		82,614	9,202	91,816	104,468
TOTAL FUNDS CARRIED FORWARD		74,551	8,868	83,419	91,816

The notes form part of these financial statements

SITTINGBOURNE BAPTIST CHURCH

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2025

	Notes	31.12.25 £	31.12.24 £
CURRENT ASSETS			
Debtors: amounts falling due within one year	6	10,202	8,349
Cash at bank and in hand		86,020	100,963
		96,222	109,312
CREDITORS			
Amounts falling due within one year	7	(12,803)	(17,496)
NET CURRENT ASSETS		83,419	91,816
TOTAL ASSETS LESS CURRENT LIABILITIES		83,419	91,816
NET ASSETS		83,419	91,816

The notes form part of these financial statements

continued...

STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2025

	Notes	31.12.25 £	31.12.24 £
FUNDS	9		
Unrestricted funds:			
General fund		69,551	82,614
Manse Kitchen		5,000	-
		74,551	82,614
Restricted funds:			
Kitchen		1,324	1,303
Youth Work Fund		1,116	1,116
Contact Centre Fund		333	393
Junior Church Fund		30	30
Holiday club		50	-
ABC Fund		157	553
Bright Hours		710	646
Ladies Contact Club		75	64
Big Local Eastern Fisheries Fund		2,059	2,059
CAP Debt Centre General Fund		784	784
CAP Hardship fund		5	5
CTIS Fund		270	480
Youth Cake Sales 2023		262	262
Foodbank		114	60
BMS Appeal 2024		189	189
Youth Cake Sales 2024		275	275
Cafe Church		836	983
BMS Appeal 2025		278	-
Womens Ministry		1	-
		8,868	9,202
TOTAL FUNDS		83,419	91,816

The financial statements were approved by the Board of Trustees and authorised for issue on ..29/10/2026..... and were signed on its behalf by:

.....
N Gordon - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Statutory information
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

The presentation currency of the financial statements is the pound sterling (£).

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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 a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Donated goods
Sittingbourne Baptist Church could not operate without the funding provided by its members and visitors; and the time and energy given voluntarily by our members. A number of vital activities for all people aged from under 2 to over 100 are dependent on being staffed by a total of over 40 willing, trained and CRB cleared (where required) volunteers who often go beyond what is required to provide a safe, inclusive and entertaining range of activities for all.

Financial instruments
The charity enters into basic financial instruments that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties and loans to related parties.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES - continued

Financial instruments

a) Trade and other debtors

Trade and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method, less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases, the receivables are stated at cost less impairment losses for bad and doubtful debts.

b) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand.

c) Trade and other creditors

Debt instruments like loans and other accounts payable are initially measured at present value of the future payments and subsequently at amortised cost using the effective interest method. Debt instruments that are payable within one year, typically trade payables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration expected to be paid. However, if the arrangements of a short-term instrument constitute a financing transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of an outright short-term loan not at market rate, the financial asset is measured, initially and subsequently, at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are offset and the net amount reported in the statement of financial position when there is an 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.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies management is required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from the estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

2. INVESTMENT INCOME

	31.12.25	31.12.24
	£	£
Deposit account interest	1,053	1,062

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

3. TRUSTEES' REMUNERATION AND BENEFITS

No trustee receives remuneration, the holder of the position of minister is automatically a trustee - and the minister post is a remunerated one (but not the trustee side). The total amount of remuneration for the minister was £33,879 for the year ended 31 December 2025 (2024: £32,765).

The total amount of pension contributions paid by the charity for the minister during the year was £4,162 (2024: £4,050).

Trustees' expenses

During the year ended 31 December 2025 the following payments were made to trustees in relation to reimbursements for manse expenses, training costs, mileage, youth outings and general expenses:

	31.12.25	31.12.24
K Osaba for Junior Church expenses	-	38
N Gordon for Broadband, Refreshments and Mileage	580	93
A Cheesman for Support, IT Costs and Youth Worker Costs	414	177
N Hasan for Sanctuary Refurbishment	462	-
	1,456	305

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
Ministry	1	1
Youth worker	1	1
Administration	1	1
Church Cleaning	2	2
	5	5

No employees received emoluments in excess of £60,000.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	154,800	9,439	164,239
Investment income	1,062	-	1,062
Total	155,862	9,439	165,301
EXPENDITURE ON			
Charitable activities			
Ministry	136,032	13,669	149,701
Youth work	8,765	-	8,765
Missionary	15,087	4,400	19,487
Total	159,884	18,069	177,953
NET INCOME/(EXPENDITURE)	(4,022)	(8,630)	(12,652)
Transfers between funds	(9,879)	9,879	-
Net movement in funds	(13,901)	1,249	(12,652)
RECONCILIATION OF FUNDS			
Total funds brought forward	96,515	7,953	104,468
TOTAL FUNDS CARRIED FORWARD	82,614	9,202	91,816

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Other debtors	79	-
Tax	6,054	5,508
Prepayments	4,069	2,841
	10,202	8,349

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Taxation and social security	152	2,979
Other creditors	12,651	14,517
	12,803	17,496

8. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.12.25 Total funds	31.12.24 Total funds
	£	£	£	£
Current assets	87,354	8,868	96,222	109,312
Current liabilities	(12,803)	-	(12,803)	(17,496)
	74,551	8,868	83,419	91,816

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

9. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
Unrestricted funds				
General fund	82,614	22,517	(35,580)	69,551
Manse Kitchen	-	-	5,000	5,000
	82,614	22,517	(30,580)	74,551
Restricted funds				
Kitchen	1,303	21	-	1,324
Youth Work Fund	1,116	-	-	1,116
Contact Centre Fund	393	(60)	-	333
Junior Church Fund	30	-	-	30
Holiday club	-	50	-	50
Mission	-	(14,788)	14,788	-
ABC Fund	553	(396)	-	157
Bright Hours	646	64	-	710
Ladies Contact Club	64	11	-	75
Big Local Eastern Fisheries Fund	2,059	-	-	2,059
CAP Debt Centre General Fund	784	-	-	784
CAP Hardship fund	5	-	-	5
CTIS Fund	480	(210)	-	270
Youth Cake Sales 2023	262	-	-	262
Foodbank	60	54	-	114
BMS Appeal 2024	189	-	-	189
Youth Cake Sales 2024	275	-	-	275
Cafe Church	983	(147)	-	836
2025 Limitless/Camp Fund	-	(2,754)	2,754	-
BMS Appeal 2025	-	278	-	278
Sanctuary Refurbishment	-	(12,998)	12,998	-
Womens Ministry	-	(39)	40	1
	9,202	(30,914)	30,580	8,868
TOTAL FUNDS	91,816	(8,397)	-	83,419

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	175,595	(153,078)	22,517
Restricted funds			
Kitchen	21	-	21
Contact Centre Fund	140	(200)	(60)
Holiday club	50	-	50
Mission	480	(15,268)	(14,788)
ABC Fund	290	(686)	(396)
Bright Hours	1,174	(1,110)	64
Ladies Contact Club	21	(10)	11
CTIS Fund	-	(210)	(210)
Foodbank	54	-	54
Cafe Church	110	(257)	(147)
2025 Limitless/Camp Fund	6,999	(9,753)	(2,754)
BMS Appeal 2025	278	-	278
Sanctuary Refurbishment	10,085	(23,083)	(12,998)
Womens Ministry	161	(200)	(39)
	19,863	(50,777)	(30,914)
TOTAL FUNDS	195,458	(203,855)	(8,397)

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

9. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds	96,515	(4,022)	(9,879)	82,614
Restricted funds				
Kitchen	1,199	104	-	1,303
Youth Work Fund	1,116	-	-	1,116
Contact Centre Fund	472	(79)	-	393
Junior Church Fund	30	-	-	30
Holiday club	98	(373)	275	-
Mission	-	(4,500)	4,500	-
ABC Fund	275	278	-	553
Bright Hours	477	169	-	646
Ladies Contact Club	64	-	-	64
Big Local Eastern Fisheries Fund	2,059	-	-	2,059
CAP Debt Centre General Fund	784	-	-	784
CAP Hardship fund	5	-	-	5
CTIS Fund	690	(210)	-	480
BMS 2023 Appeal	262	(262)	-	-
Heating Fund	-	(4,237)	4,237	-
Youth Cake Sales 2023	422	(160)	-	262
Foodbank	-	60	-	60
BMS Appeal 2024	-	189	-	189
Youth Cake Sales 2024	-	275	-	275
Cafe Church	-	983	-	983
Youth Camping 2024	-	(867)	867	-
	7,953	(8,630)	9,879	9,202
TOTAL FUNDS	104,468	(12,652)	-	91,816

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	155,862	(159,884)	(4,022)
Restricted funds			
Kitchen	134	(30)	104
Contact Centre Fund	92	(171)	(79)
Holiday club	10	(383)	(373)
Mission	480	(4,980)	(4,500)
ABC Fund	501	(223)	278
Bright Hours	1,127	(958)	169
CTIS Fund	-	(210)	(210)
BMS 2023 Appeal	-	(262)	(262)
Heating Fund	668	(4,905)	(4,237)
Youth Cake Sales 2023	-	(160)	(160)
Foodbank	240	(180)	60
BMS Appeal 2024	189	-	189
Youth Cake Sales 2024	275	-	275
Cafe Church	1,153	(170)	983
Youth Camping 2024	4,570	(5,437)	(867)
	9,439	(18,069)	(8,630)
TOTAL FUNDS	165,301	(177,953)	(12,652)

RESTRICTED FUNDS

Kitchen fund - is a fund specifically for the refurbishment of the kitchen. Contributions have mainly been from those using the kitchen for providing lunches.

Café Church - New initiative that will open the church lounge to drinks and food to any visitors during set opening times.

The Youth Worker Fund - was set up to hold donations from church members to contribute towards finding a new youth pastor.

Contact centre fund - are funds for the Sittingbourne contact centre - a council approved church based Saturday morning meeting space where separated couples (and their children) can meet on neutral ground.

The Junior Church fund i- s for funds specifically nominated by donors for junior church use.

Mission funds - are those specifically nominated by donors for missionaries or missionary organisations that the church already supports.

ABC funds - are the running funds for ABC - the church's parent and toddler group

continued...

9. MOVEMENT IN FUNDS - continued

The Bright Hour - is an afternoon club for older people. The fund comprises their operating costs.

The Ladies Contact Club / Ladies Afternoon Tea - is a group of older members that meets on a regular basis for fellowship. They occasionally made donations to causes close to the member's hearts from subscription costs given by various members at their weekly meetings.

CAP Debt Centre General Fund - is the holding fund for the contributions from the partner churches and also any other donations given for the CAP Debt Centre work. This fund also pays the monthly subscription fee to Christian Against Poverty.

The Holiday Club fund - was set up to receive donations from church members for the holiday club that the church run during the six weeks holidays for the younger members of the church.

CTIS - Churches Together in Sittingbourne - this was funds received from CTIS when the account was closed and the funds were shared between the churches in the town to spend on first aid and insurance.

BMS Appeal - BMS World Mission mobilizes people, resources and skills across the Global Church to share the good news of Jesus and practical hope where they're needed most. SBC support this mission in order work hand-in-hand with global organisations, mission workers and supporters to: share Christ and nurture disciples alleviate suffering and injustice enable all God's people to play their part in his mission.

Youth Cake Sale - Fundraising through selling cakes with the teas & coffees after the service in aid of youth related financial support i.e. outings and other related matters to youth outreach.

Sanctuary Refurbishment - the sanctuary refurbishment programme enhanced the worship environment with a new sounddesk and speakers and improved facilities for services, teaching, and community activities. The funds raised included upgrades to equipment and the platform.

2025 Limitless/Camp Fund - Deposits and other donations towards the annual camping trip with the youth.

Women's Ministry Funds - to support the activities of the Women in Ministry group, including events, teaching, fellowship opportunities, and the annual women's conference featuring guest speakers.

Manse Kitchen - Funds have been allocated from reserves for Manse Kitchen replacement.

Trussell Trust, Foodbank and Big Local Eastern Fisheries Fund - These were previously treated as restricted funds. However, the church no longer holds or administers any funds on their behalf. The church continues to support the local Foodbank through donations from its General Fund.

Local Foodbank - Community and Mission Giving - Sittingbourne Baptist Church supports the local foodbank as part of its charitable mission and commitment to helping those in need within the community. The church provides financial donations from its General Fund to support the foodbank's ongoing operations and the provision of essential food supplies to individuals and families experiencing hardship. The church no longer holds or administers funds on behalf of the foodbank.
Further information can be found at https://sittingbourne.foodbank.org.uk/.

General Fund - The General Fund represents the unrestricted funds of Sittingbourne Baptist Church and is used to support the church's general charitable activities, ministry, outreach and operational expenses.

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2025

10. RELATED PARTY DISCLOSURES

During the year, the following trustees made donations to the charity as follows:

D Casse - £1,031 (2024: £924).
G Atkinson - £1,825 (2024: £1,500).
K Osoba - £nil (2024: £170).
R Sills - £6,800 (2024: £1,805).
J Ajiboye - £154 (2024: £2,715).
A Cheesman - £2,700 (2024: £3,075).
L Pennington - £2,700 (2024: £1,800).
C Durojaiye - £554 (2024: £nil).
N Hasan - £2,200 (2024: £nil).

During the year, B Sills, who is married to R Sills, made donations to the charity of £1,600 (2024: £1,254) and received Wages of £18,979 (2024: £21,400).

During the year, G Cheesman, who is the son of A Cheesman, received £2,400 for Missionary work (2024: £2,400).

SITTINGBOURNE BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Offerings	62,484	46,207
Donations	9,772	6,375
Gift aid	114,804	105,544
Grants	7,345	6,113
	194,405	164,239
Investment income		
Deposit account interest	1,053	1,062
Total incoming resources	195,458	165,301
EXPENDITURE		
Charitable activities		
Wages	72,340	62,520
Social security	7,254	5,037
Pensions	6,954	5,850
Manse upkeep	8,160	10,540
Junior church	734	429
Holiday club	-	106
BMS	2,100	2,562
Street pastors	700	-
Contact centre	200	171
Home mission / KBA	8,388	9,072
Gareth Cheesman	2,400	2,400
Tom & Marieke	2,380	2,580
Youth Outings	1,850	6,674
Trussell Trust expenses	1,380	1,315
Ministry costs	3,204	6,932
Worship costs	1,761	1,775
CAP Debt Centre	3,000	3,000
Bright hours expenses	1,110	958
Phil Seabrook	-	1,500
Evangelism and Outreach	300	321
Fellowship Lovegifts	700	900
ABC Fund	686	223
CTIS	210	210
Food Bank	-	180
Carried forward	125,811	125,255

SITTINGBOURNE BAPTIST CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	31.12.25	31.12.24
	£	£
Charitable activities		
Brought forward	125,811	125,255
Cafe Church	257	170
Kitchen	-	30
Youth Camping	9,753	-
Ladies Afternoon Tea	10	-
	135,831	125,455
Support costs		
Management		
Wages	18,979	18,300
Social security	1,913	1,270
Pensions	1,892	1,830
Insurance	2,963	2,294
Light and heat	6,664	5,045
Telephone	1,348	1,093
Postage and stationery	1,344	1,213
Sundries	919	(140)
Repairs & maintenance	27,814	16,439
Information technology	1,081	2,125
Training courses	545	590
	65,462	50,059
Governance costs		
Accountancy	2,562	2,439
Total resources expended	203,855	177,953
Net expenditure	(8,397)	(12,652)