HAWKWELL BAPTIST CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

HAWKWELL BAPTIST CHURCH

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HAWKWELL BAPTIST CHURCH

CHARITY INFORMATION

Legal status:	Charity registered with the Charity Commission
Charity Number:	1150184
Principal address:	Hawkwell Baptist Church Rectory Road Rochford Essex SS4 1UG
Bankers:	The London Baptist Property Board Ltd CAF Bank Ltd Barclays Bank UK Plc
Trustees:	Rev R Iles (Minister) Mr R Sapsted (Treasurer) Mrs L McLoughlin (Secretary) Mrs H Chilvers Mrs D Mansfield

HAWKWELL BAPTIST CHURCH

YEAR END TRUSTEE REPORT 2025

Accrual accounts

Hawkwell Baptist Church continue to report using accrual accounting in accordance with the Charities Act 2011 for charities with income above £250,000.

Governing document

Hawkwell Baptist Church registered with the Charity Commission in 2012.The charity is controlled by its governing document ("Constitution").

Recruitment and appointment of new trustees

Trustees are elected as outlined in the Constitution. They are appointed as required and serve for three years in one term, with an option to serve up to two terms without a year's break in service. Anyone standing as a trustee has to be nominated by two members and submit a short testimony for circulation to the members. The appointment is made by secret ballot and has to receive support from at least two thirds of the members present and voting.

Induction and training of new trustees

Those wishing to stand for election are interviewed by the Minister and existing trustees before the vote, to explain the role and discuss any concerns. They will then be mentored by the existing trustees.

Charitable Objects

The charity is governed by the approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The charity may also advance education and carry out such other charitable purposes in the United Kingdom and/or other parts of the world as the Church shall determine.

The premises the Church occupies are held by the London Baptist Property Board on Trusts that are entirely compatible with the above objects.

Organisational Structure and Decision-making processes

Members of the Church are accepted in accordance with the Constitution, which requires them to make a public profession of faith in Jesus Christ, normally, but not exclusively, through baptism by immersion upon personal profession of faith.

A formal Church Meeting of members normally takes place four times per year and has responsibility for the overall policy of the Church, in accordance with the Constitution. The members appoint Trustees who, together with the Minister, are collectively known as the Leadership. The Trustees second additional members onto the Leadership as they consider desirable 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 Objects.

Relevant matters may be submitted to the Church Meeting by the Leadership for guidance or may be raised there by members for further consideration by the Leadership. Though the Constitution permits

decisions to be made at Church Meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

Training and education

During the year Christianity Explored courses were run on some evenings based in the Church Fellowship Lounge aimed specifically at people who have not yet come to faith but are seeking to know more about the Christian faith.

Objectives and Activities

In order to achieve the principal objective, set out above, the Church provides a variety of activities for both its membership and 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 gatherings for Christian worship. These gatherings take place each Sunday, normally at 10:30 a.m. There are also occasional gatherings at other times, which are advertised on the Church Notice Board, in our Charity Shop and on the website at www.hawkwellbaptistchurch.co.uk and social media platforms Facebook and YouTube.

The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these gatherings. These are the ways we meet our principal objectives. In 2025 the church started to regularly stream services over the internet. Video and Podcast production, Multimedia content, short reels and social posts. Monthly eNews and devotional content. Weekly live streaming and sermon uploads.

Girls' Brigade (GB) meet weekly during term time, providing safe welcoming environments for girls and young women to form friendships, develop their potential and explore what it means to be a follower of Jesus in the 21st century.

The Church continues to run a series of small groups for the growth of faith and discipleship in the homes of some members, virtually online or on the Church premises. Further details can be obtained from the Trustees on request or at the Sunday worship gatherings.

Other groups continued meeting during the year, including Connect 4 (offering support for foster carers and adopters), meeting weekly, Nostalgia (a group of 55+ meeting twice monthly to exercise the brains of older people in the local community, including some church members, through mental exercises and stimulating memories); MeninSheds (providing space for men to meet and socialise whilst sharing practical skills) continues to meet in a fitted-out shipping container at Potash Garden Centre. On Wednesday afternoons an Art Group (Art4all) continues to thrive, providing space for anyone in the locality to explore their artistic talents. Thursday mornings is the time for an expanding group of ladies to meet to share their love of knitting and similar craft work. This group of ladies, calling themselves 'Knitted Together' meet at the church. On Thursday afternoons we have the Over 65's youth group who meet in the Book Hub.

The Sausage Sizzle was run again outside the Church on All Hallows Eve as an alternative to Halloween. Towards the end of November, the Church again ran a Christmas Fayre on the church premises. LOL Bear Ltd was invited to the church at Christmas to present their production of 'Its a Boy" offering two performances as part of a Christingle presentation where it explained the significance of the birth of Jesus. This was well attended by both members of the congregation and unchurched families in the local community.

The Church continued to work with Rochford District Council, helping the homeless in the community by providing helpful boxes for people being housed in short term accommodation. These boxes contain bedding, cutlery, crockery and cooking utensils, basic electrical items (a toaster and kettle) together with a list of local contacts to help them settle in. An emergency food parcel is also provided in conjunction with the Foodbank Distribution Centre run by the church as part of the Southend Foodbank. This is mainly funded by the Shop Tithe fund.

'The Faith, Hope and Charity Shop' continues to be run by the Church trading arm, 'HBC Shop Trading Ltd'. The aim of the shop is to raise funds for the work of the Church and for local charitable purposes and the Articles of Incorporation of the company require that all profit is passed to the church. The Church then allocates 10% of the shop's income from donations to the Designated Shop Tithe fund used to support local charitable purposes, although we have also used it to match donations at the church and the shop towards emergency international appeals. Within the shop, space is provided for book sales and seating where customers can just sit and obtain a hot drink (Book HUB). Space is also provided within the extended shop for storage for the Foodbank, so that distribution can take place from the charity shop and take advantage of the better public transport access.

The church has also continued to develop its Community Hub, a small unit at 37 Hedingham Place close to the Charity Shop which the church has leased to provide four small meeting rooms that can be let out for counselling services, local councillor surgeries, health services and other community-based uses. Refurbishment works were completed on the new section of the 37 unit creating a fifth more space for meeting rooms for use by the church and the community.

Many of the groups run by the Church contain some aspects of "missional community" principles, but not all. The Leadership encourage groups, where appropriate, to embrace the concept of balance between recognising our reliance upon and worshipping Our Father, relating to and supporting members of our fellowship and reaching out to people outside the fellowship so that they may experience the love and comfort that comes from Our Lord.

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 (DBS) and provides training to assist workers to implement the Baptist Union's safeguarding policies as set out in its "Safe to Grow" publication.

Public Benefit

This annual report describes the activities undertaken by the charity during the year to further its charitable purposes for public benefit. The trustees are of the opinion that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Risk Management

The trustees continue to 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. This is an ongoing process carried out informally by the Trustees, but there is no formally recorded Risk Assessment.

Financial Review

Incoming Resources

The Church raises most of the funds it needs to carry on its general activities from within its own membership and congregation. The regular general giving in 2025 increased slightly by 3% to

£72,094 (regular 2024 £69,985 excluding one off gift £16,500). The HBC Shop Trading Ltd profits for the 12 months of 2025 were £76,823 (2024, £161,076 22 months). The profit from the shop is given to the Church to support activities.

Rental income from the Church premises of £12,753 (2024, £14,257) is down by just over 10% on last year. In addition, the church was in receipt of £57,048 from HBC Shop Trading Ltd in respect of the rent and service charge for 39 and 40 Hedingham Place for the 4 quarters to the end of 2025 (2024, £39,005 3 quarters only).

The Community HUB invested in social media advertising and booking software to promote the hire of the rooms. This has lead to around 43% increase in room hire to £12,352 (2024 £8,609). The church continues to support the Community HUB with £9,000 from the Charity Shop Tithe fund.

The church's total incoming resources allocated towards general activities in 2025 were £166,167 (2024, £261,972).

Resources Expended

Volunteers and Staff

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.

In addition to the Minister, the office staff includes a part time administrator and a self-employed bookkeeper. The Church also employs a part time Caretaker covering the Book HUB and Community HUB and seconded to the Charity shop. There are two members of staff on zero-hour contracts who help with adhoc maintenance and refurbishment works. The cleaning contract remains with 'Neatworks'.

Charitable giving

The Church expressed its part in the life of the wider church during 2025 by making grants from all funds totalling £8,856 (2024, £9,040) to national and international Christian organisations with Christian aims and objectives compatible with the Church's own charitable objects. The Shop Tithe fund distributed £18,272 (2024, £5,451). This included regular mission support of £1,200 to the Southend CAP Debt Advice Centre, limited bursaries to people seeking counselling at the Community HUB, but unable to meet the full cost, £2,040, and a mixture of one off gifts:

Revive Supermarket £7,000, Southend Food Bank £2,000, BMS - Myanmar appeal £1,731, Girls Brigade £500, Southend Foster carers £500, Hockley & Hawkwell Day centre £500, Holt Farm PTA £500, Haven Hospices £500, Essex & Herts Air Ambulance £500, Special Care baby unit Southend £500.

Premises and equipment

There were three major spends on the premises in 2025. Firstly, roof repairs in the region of £9,500. To improve security, fire compliance and heat loss new double glazed doors and windows were installed £10,955. Repurposing the use of the rooms to allow better usage for hire and storage £8,025. Utilities bills have reduced £7,459, both electric and Gas due to renewal mid 2026. (2024, £12,281 13 months).

The Community HUB premises rent and service charges £21,719 (£11,118 for the last ¾ of 2024) in addition to operating costs of £7,164 (2024 £8,203). 37A Hedingham Place was added to the

Community Hub in 2024 and in addition to the £5,500 spent in 2024 another £7,232 was spent in 2025 to further refurbish the Community Hub. In total, the cost to the Community Hub comes to £37,697 (2024, £24,908). Additional costs for social media postings and hosting a room booking system cost £1,300. Currently the Community Hub is not self-supporting from external rentals and sublets; a gift from the Shop Tithe of £9,000 was awarded again in 2025 (2024, £9,000).

General fund

These accounts are prepared on an Accruals basis taking account of the profits from the Faith, Hope and Charity shop. Total resources expended on general charitable activities in 2025 were £265,462 against £205,581 in 2024.

The financial results for the year, for both general activities and other funds, together with a summary of the accounting policies adopted, are set out in the accompanying financial statements.

Reserves Policy

The church has three main regular income streams; individual giving which has depth and breadth across the church, regular hall lettings and profit from HBC Shop Trading Ltd.

Operating costs of approximately £115,500 per year covers salaries, centre and manse running costs and rent/ service charge for 37 and 37A Hedingham Place. The trustees aim to achieve a three month reserve policy on the non-restricted funds, which is approximately £29,000. This would allow the Church to meet most of its financial commitments for three months with a complete loss of all its income stream. The General Fund unallocated reserves at the year end stood at £81,687 (including the value of the gold Krugerrand). There is also a further £15,284 held in designated funds, which could be used to help meet church liabilities in an emergency. The Church also holds leases on several shop properties in Hedingham Place and is contractually liable for the rents and operational costs up to the next relevant break date.

The Church has a lease on 37 and 37A Hedingham Place of £18,200 from October 2024 up to October 2031 with rent due quarterly, but with the next option to break on 27th October 2026 (and requiring 6 months' notice).

There are also leases on 39 and 40 Hedingham Place of £36,300 per annum and £18,300 per annum respectively from 24th June 2025 until 23rd June 2030. HBC Shop Trading Ltd currently meets the costs on 39 and 40 Hedingham Place whilst it is trading profitably.

.....
Trustee

.....
Trustee

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS OF HAWKWELL BAPTIST CHURCH FOR THE YEAR ENDED 31st DECEMBER 2025

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

* examine the accounts under section 145 of the Charities Act
* to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
* to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:

1 which gives me reasonable cause to believe that in, any material respect, the requirements
- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the Charities Act

have not been met; or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



A Clarke ACA
CKS Accountancy Limited
1349-1353 London Road
Leigh-on-Sea
Essex

3rd September 2026

HAWKWELL BAPTIST CHURCH
FINANCIAL STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	General Fund £	Designated Fund £	Restricted Fund £	Total 2025 £	General Fund £	Designated Fund £	Restricted Fund £	Total 2024 £
Incoming Resources									
Voluntary Income	2	130,899	18,032	3,861	**152,792**	230,142	18,353	4,570	**253,066**
Activities for generating funds	3	20,900	-	16	**20,915**	21,378	-	334.00	**21,712**
Investment Income	4	58,460	-	-	**58,460**	41,337	-	-	**41,337**
Incoming Resources from Charitable Activities	5	14,368	650	8,658	**23,676**	10,451	522	9,021	**19,995**
Total Incoming Resources		224,627	18,682	12,535	**255,844**	303,308	18,876	13,925	**336,109**
Resources Expended									
Charitable Activities	6	265,462	18,861	12,910	**297,233**	205,581	6,755	12,590	**224,926**
Cost of generating Funds	7	379	113	-	**491**	570	-	-	**570**
Governance	8	600	-	-	**600**	1,200	-	-	**1,200**
Total Resources Used		266,440	18,974	12,910	**298,325**	207,351	6,755	12,590	**226,696**
Net (outgoing)/incoming resources		(41,813)	(292)	(376)	**(42,481)**	95,957	12,121	1,336	**109,414**
Gains/(Losses) on investment assets		22,839	-	-	**22,839**				**-**
Transfer between funds - In		9,000	-	-	**9,000**	9,000	90	-	**9,090**
Transfer between funds - Out		-	(9,000)	-	**(9,000)**	(90)	(9,000)	-	**(9,090)**
		9,000	(9,000)	-	**-**	8,910	(8,910)	-	**-**
Net movement in funds for year		(9,974)	(9,292)	(376)	**(19,642)**	104,867	3,211	1,336	**109,414**
Fund Balance at 1 January 2025		585,790	24,576	9,401	**619,767**	6,427	21,365	8,066	**35,857**
Gains and Losses of assets		-	-	-	**-**	474,496	-	-	**474,496**
Fund Balance at 31 December 2025		575,816	15,284	9,026	**600,125**	585,790	24,576	9,401	**619,767**

HAWKWELL BAPTIST CHURCH
BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2025

		General Fund £	Designated Fund £	Restricted Fund £	Total 2025 £	General Fund £	Designated Fund £	Restricted Fund £	Total 2024 £
FIXED ASSETS	9								
Tangible Assets									
Rectory Road Manse		494,129	-	-	**494,129**	472,398	-	-	**472,398**
Krugerrand 1oz gold coin (estimated value)		3,206	-	-	**3,206**	2,098	-	-	**2,098**
		497,335	-	-	**497,335**	474,496	-	-	**474,496**
CURRENT ASSETS									
CAF Current a/c		2,484	(578)	2,524	**4,430**	(21,459)	24,404	1,960	**4,905**
CAF Deposit Gold		(16,877)	18,018	-	**1,141**	5,708	-	-	**5,708**
Church - Cash		703	329	-	**1,032**	1,527	-	-	**1,527**
London Baptist Property Board		23,561	-	-	**23,561**	42,720	-	-	**42,720**
Men in Sheds - Cash		-	15	-	**15**	-	172	-	**172**
Girls Brigade - Current a/c		-	-	5,644	**5,644**	-	-	6,413	**6,413**
Girls Brigade - Cash		-	-	-	**-**	-	-	-	**-**
Boys brigade - Current a/c		-	-	78	**78**	-	-	78	**78**
		9,871	17,784	8,245	**35,900**	28,496	24,576	8,450	**61,522**
MONEY OWED TO THE CHURCH	10								
Debtors		51,983	-	780	**52,763**	69,127	-	951	**70,078**
MONEY OWED BY THE CHURCH	11								
Creditors		3,400	2,500	-	**5,900**	4,477	-	-	**4,477**
Deferred Income		(20,027)	-	-	**(20,027)**	(18,148)	-	-	**(18,148)**
		(16,627)	2,500	-	**(14,127)**	(13,671)	-	-	**(13,671)**
TOTAL ASSETS		**575,816**	**15,284**	**9,025**	**600,125**	**585,790**	**24,576**	**9,401**	**619,767**

Trustee: ..... Date:.....

Date:.....

HAWKWELL BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1) 1 **Basis of preparation**

1.1 **Basis of accounting**
These 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 have been prepared in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102.
The accounts present a true and fair view.

1.2 **Going Concern**

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue its operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 **Charitable funds**
Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.
Designated funds are included within the Unrestricted funds.
Restricted funds are subject to specific conditions by donors as to how they may be used. the purposes and uses of the restricted funds are set out in the notes of the financial statements.

2 **Income**

Income is recognised when the charity becomes entitled to the resources, and the monetary value can be measured with sufficient reliability.

Legacies are recognised on receipt or if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

3 **Expenditure and Liabilities**
Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

4 **Assets**
Buildings are deemed to have a value equal to, or greater than, their carrying amount and therefore no depreciation charge is recognised.

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.

GB & BB maintain their own banking arrangements. Other sections use the Church bank account and run petty cash.

2 Voluntary Income

	Unrestricted Fund			Restricted Fund		Total 2025	Unrestricted Fund				Restricted Fund		Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Gift Aid giving	35,613	-	-	1,145	-	36,758	28,180	-	-	-	1,500	-	29,680
Other envelopes / planned giving	23,988	-	-	350	-	24,338	24,568	-	500	-	345	-	25,433
Charity Voucher	260	-	-	-	-	260	3,375	-	-	-	-	-	3,375
Loose offering	1,442	-	-	-	-	1,442	1,378	-	-	-	-	-	1,378
Grants	-	-	-	-	-	-	-	-	-	-	-	-	-
HBC Shop Trading Ltd profit	58,805	-	18,018	-	-	76,823	143,657	-	-	17,419	-	-	161,076
Sundry donations/income	-	14	-	124	797	935	16,592	-	155	-	120	619	17,486
Income Tax recovered	10,791	-	-	661	784	12,236	12,372	279	-	-	-	1,986	14,638
	130,899	14	18,018	2,280	1,581	162,792	230,142	279	655	17,419	1,965	2,605	253,066

3 Activities for generating funds

	Unrestricted Fund			Restricted Fund		Total 2025	Unrestricted Fund				Restricted Fund		Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Hire of Church premises	12,753	-	-	-	-	12,753	14,257	-	-	-	-	-	14,257
Fundraising Events	1,093	-	-	16	-	1,109	897	-	-	-	-	334	1,331
Secondment staff for Charity shop refurb	7,054	-	-	-	-	7,054	6,125	-	-	-	-	-	6,125
	20,900	-	-	16	-	20,916	21,378	-	-	-	-	334	21,712

4 Investment Income

	Unrestricted Fund			Restricted Fund		Total 2025	Unrestricted Fund				Restricted Fund		Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Rental on 39/40 Hedingham Place	57,048	-	-	-	-	57,048	39,005	-	-	-	-	-	39,005
Interest	1,412	-	-	-	-	1,412	2,332	-	-	-	-	-	2,332
	58,460	-	-	-	-	58,460	41,337	-	-	-	-	-	41,337

5 Incoming Resources from Charitable Activities

	Unrestricted Fund			Restricted Fund		Total 2025	Unrestricted Fund				Restricted Fund		Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		General	Thank Offering	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections	
Other income from charitable activities	2,016	650	-	-	-	2,666	1,843	-	522	-	-	-	2,365
Community HUB	12,352	-	-	-	-	12,352	8,609	-	-	-	-	-	8,609
Sections	-	-	-	-	8,658	8,658	-	-	-	-	-	9,021	9,021
	14,368	650	-	-	8,658	23,676	10,451	-	522	-	-	9,021	19,995

6 Cost of Charitable Activities

	Unrestricted Fund					Restricted Fund	Total 2025	Unrestricted Fund					Restricted Fund	Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections			General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Mission giving / secular gifts	8,856	-	14,231	-	-		23,087	8,938	-	500	382	-		9,821
Minister salary & Expenses	44,940	-	-	-	-		44,940	43,035	-	-	-	-		43,035
Administrator and bookkeeper	10,978	-	-	-	-		10,978	10,195	-	-	-	-		10,195
Visiting Speaker	150	-	-	-	-		150	550	-	-	-	-		550
Manse Rectory	10,588	-	-	-	-		10,588	5,207	-	-	-	-		5,207
Fellowship fund/ gifts	163	-	2,841	-	480		3,484	275	-	3,637	48	240		4,200
Training/ Education	277	-	-	-	-		277	647	-	-	-	-		647
Mission / Outreach	2,377	589	1,200	1,732	-		5,898	2,226	1,233	1,314	1,198	-		5,971
Youth mission & resources	-	-	-	-	-		-	55	-	-	-	-		55
Church office costs	4,343	-	-	-	-		4,343	3,452	-	-	-	-		3,452
Cleaning / caretaker	-	-	-	-	-		-	5,632	-	-	-	-		5,632
Worship - Music, PA, Puppets etc	7,143	-	-	-	-		7,143	7,719	-	-	-	-		7,719
Refreshments	1,805	-	-	-	-		1,805	1,824	-	-	-	136		1,960
Centre Costs	60,394	-	-	-	-		60,394	33,757	-	-	-	-		33,757
Administration	3,044	-	-	-	2,718		5,762	3,171	-	-	-	3,258		6,429
Camping & Trips	-	-	-	-	4,044		4,044	-	-	-	-	3,980		3,980
Minibus	1,854	-	-	-	-		1,854	1,586	-	-	-	-		1,586
Loan Repayments	-	-	-	-	-		-	2,125	-	-	-	-		2,125
Other	5,973	-	-	-	3,018		8,992	2,918	71	-	-	3,347		6,336
Café HUB Staff costs	7,061			-	19		7,079	6,922			-	-		6,922
Café HUB Other Costs	729	-	-	-	-		729	550	-	-	-	-		550
Café HUB premises	57,089	-	-	-	-		57,089	39,888	-	-	-	-		39,888
Community HUB - Premises	21,719	-	-	-	-		21,719	11,118	-	-	-	-		11,118
Community HUB - Operating	7,164	-	-	-	-		7,164	8,203	-	-	-	-		8,203
Community HUB - Other	8,814	-	-	-	-		8,814	5,588	-	-	-	-		5,588
	265,462	589	18,272	1,732	11,178		297,233	205,561	1,304	5,451	1,628	10,961		224,926

7 Cost of generating funds

	Unrestricted Fund					Restricted Fund	Total 2025	Unrestricted Fund					Restricted Fund	Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections			General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Cost of applying for grants	188	113	-	-	-		300	50	-	-	-	-		50
Costs of fetes other events	191	-	-	-	-		191	520	-	-	-	-		520
	379	113	-	-	-		491	570	-	-	-	-		570

8 Governance costs

	Unrestricted Fund					Restricted Fund	Total 2025	Unrestricted Fund					Restricted Fund	Total 2024
	General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections			General	Men in Sheds	Faith Hope and Charity Shop Tithe	Other	Church sections		
Examination fee	600	-	-	-	-		600	1,200	-	-	-	-		1,200
	600	-	-	-	-		600	1,200	-	-	-	-		1,200

9 Fixed Assets

	General Fund £ 2025	General Fund £ 2024
Rectory Road manse	494,129	472,398
Krugerrand (1oz gold coin)	3,206	2,098
	497,335	474,496

Rectory Road Manse

Rectory Road manse is a freehold dwelling and the residence and working base of the Minister. The Trustee have opted to value the property based on the insurance value which will be adjusted yearly.

Main Church premises

The main Church premises are freehold assets, the value of which the Church is prohibited from realising for its own sake by its Trust Deed. As such they are inalienable. Accordingly no value is placed on them in the Balance Sheet and capital expenditure on them is written off in the year. For the readers information however, the insurance valuation of the buildings at the year ending 2025 £2,485,802 (2024 £2,401,705).

Minibus

A second hand minibus was given to Hawkwell Baptist Church over 10 years ago. The minibus did not cost anything and its resale value is likely to only be scrap if it is sold. Therefore no cost is shown in the accounts for this asset.

10 Debtors and prepayments

	2025 £ General	2025 £ GB	2025 £	2024 £ General	2024 £ GB	2024 £
HBC Shop Trading Profit 10 mths 2025	56,000		**56,000**	79,117		**79,117**
Gift aid Q4 claim	7,777	780	**8,557**	2,291	951	**3,241**
Book HUB - secondment hours	1,762		**1,762**	580		**580**
Community HUB usage	991		**991**	463		**463**
Church Hall Lettings	473		**473**			**-**
Prepayments	(15,020)		**(15,020)**	(13,323)		**(13,323)**
	51,983	780	**52,763**	69,127	951	**70,078**

Receipts and Payments in 2023 therefore no Debtors reported.

11 Creditors and accruals

	2025 £	2024 £
Accountant	600	600
Trade creditors	2,800	3,877
Shop Tithe gifts (Designated)	2,500	-
Deferred income	(20,027)	(18,148)
	(14,127)	(13,671)

Receipts and Payments in 2023 therefore no Creditors reported.

12 Cash at bank and in hand

	2025 £	2024 £
Cash at bank and on hand	35,900	61,522

13 Fund movement summary

	Fund Balance b/f	Income	Expenditure	Transfers	Fund Balance c/f
Unrestricted funds					
General	111,294	224,627	266,440	9,000	78,481
Designated funds					
Lobby (Des)	1,188	-	-	-	1,188
Men in Sheds	783	664	702	-	746
Faith Hope and Charity Shop Tithe	22,604	18,018	18,272	(9,000)	13,350
Restricted funds					
Girls Brigade	7,313	10,239	11,178	-	6,374
Boys Brigade	78	-	-	-	78
Youth Club	786	-	-	-	786
Lobby (Res)	271	-	-	-	271
Other	953	2,296	1,732	-	1,517

14 Transfer between funds

Designated Shop tithe to General fund - £9,000 support for Community HUB operational costs.
General fund to Designated Thank offering fund - £90 to balance Thank Offering to zero.

15 Fees for examination of accounts

	2025	2024
Independent Examiners fee	600	600

16 Paid Employees

Staff Costs	2025	2024
Salaries (inc pension and employer NI)	66,084	63,674
Full Time equivalent Head count	1.60	1.77

During the year the Church employed a full time Minister.
Administrator : 11.5 hours per week.
Caretaker: 11 hours per week (6 hours allocated to the Book HUB, 1 hour to the Community HUB and 4 hours seconded to the Charity Shop.
Adhoc support: two members of staff are on zero hour contracts aiding with adhoc maintenance for the Church premises.

No employee earned £60,000 p.a. or more.
The Minister (office holder) is also a Trustee and lives in the Rectory Road Manse wholly owned by the Church.

17 Related parties disclosure

The minister is a trustee and his wife was paid for counselling services in the Community HUB. All invoices have been approved by another Trustee 2025 £1,760 (2024 £1.075).

CHURCH SECTIONS RESTRICTED FUNDS

18 Charity funds

	Girls Brigade	Boys Brigade	Youth Club	Total Section Restricted 2025	Girls Brigade	Boys Brigade	Youth Club	Total Section Restricted 2024
Income								
Voluntary income								
Sundry donations/income	797	-	-	**797**	619	-	-	**619**
Income Tax recovered	784	-	-	**784**	1,986	-	-	**1,986**
Fundraising Events	-	-	-	**-**	334	-	-	**334**
From Charitable activities funds	8,658	-	-	**8,658**	9,021	-	-	**9,021**
	10,239	**-**	**-**	**10,239**	**11,960**	**-**	**-**	**11,960**
Expenditure								
Training	19	-	-	**19**	-	-	-	**-**
Gifts	480	-	-	**480**	240	-	-	**240**
Resources	3,018	-	-	**3,018**	3,484	-	-	**3,484**
Administration	2,718	-	-	**2,718**	3,258	-	-	**3,258**
Camping & Trips	4,944	-	-	**4,944**	3,980	-	-	**3,980**
Mission	-	-	-	**-**	-	-	-	**-**
	11,178	**-**	**-**	**11,178**	**10,961**	**-**	**-**	**10,961**
Transfers	-	-	-	**-**	-	-	-	**0**
Net movement	(939)	-	-	**(939)**	**999**	**-**	**-**	**999**
Opening balance	7,313	78	786	**8,177**	**6,314**	**78**	**786**	**7,178**
Closing balance	6,374	78	786	**7,238**	7,313	78	786	**8,177**

OTHER RESTRICTED FUNDS

	OTHER	LOBBY	TOTAL 2025	OTHER	LOBBY	TOTAL 2024
Voluntary income						
Gift aid giving	1,145	-	**1,145**	1,500	-	**2,645**
Sundry donations/income	124	-	**124**	120	-	**244**
Other planned giving	350	-	**350**	345	-	**695**
Loose Collection	-	-	**-**	-	-	**-**
Tax recovered	661	-	**661**	-	-	**661**
Grant	-	-	**-**	-	-	**-**
	2,280	**-**	**2,280**	**1,965**	**-**	**4,245**
Activities for generating funds						
Fundraising Events	16		**16**			
	16	**-**	**16**	**-**	**-**	**-**
Expenditure						
Mission	1,732	-	**1,732**	1,198	-	**2,930**
Agape - Fellowship fund	-	-	**-**	48	-	**48**
Giving to charities	-	-	**-**	382	-	**382**
	1,732	**-**	**1,732**	**1,628**	**-**	**3,360**
Transfers	-	-	**-**	-	-	**-**
Net movement	564	-	**564**	337	-	**900**
Opening balance	953	271	**2,448**	617	271	**3,336**
Closing balance	1,517	271	**1,788**	953	271	**3,012**