Westbury Avenue Baptist Church

Charity No. 1155892

Trustees' Report and Unaudited Accounts

31 December 2025

CONTENTS

	Pages
Trustees' Annual Report	2
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Accounts	9

TRUSTEE'S ANNUAL REPORT

The Trustees, present their report with the unaudited financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard in the UK and Republic of Ireland (FRS 102) - Charities SORP (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The principal objective of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. In furtherance of this the Church may arrange public and other meetings of worship, praise, evangelism, teaching, study, encouragement and prayer. In adherence to its objectives, the Church may also carry out other charitable activities in United Kingdom and overseas.

Public Benefit

The trustees have referred to the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning its future activities. In particular the trustees consider how planned activities will contribute to the aims and objectives of the Charity.

Charitable Activities

- WOW (Women of Westbury), our new women's ministry since Chosen moved, was birthed on 28th June 2025. It was well attended.
- Pastor Sharon went to help mentor at a youth summer camp hosted by RiSE LINKUPS. We were able to subsidise two of our young people to attend. Whilst there they learned more about Jesus and life as a Christian.
- We had our annual community trip on 26th July to Bournemouth.
- The annual community barbeque was in August.
- We have continued our Monday coffee mornings which are regularly attended by members of the community. Especially the older generation. We play board games, do puzzles and talk, getting to know each other.
- In December we had our first coffee morning Christmas dinner which everyone enjoyed. we also had our annual party for the children who are 10 and under who attended with their parents.
- International evening in November was another great occasion to invite the community to where people were encouraged to come in their country's colours or native attire.
- Our weekly Bible Study and Prayer meetings continue.

- We also repainted the inside of the Manse and refurbished the bathroom.

FINANCIAL REVIEW

The charity regular sources of income are donations from church members and general public and rental income earned from hire of premises.

During the period, income of £26,617 was received as donations. The charity had £28,319 of cash and Fixed Asset of £1,940,465 (Net book value) held at the year end. The net movement in funds for the period, as shown in the statement of financial activities, for the unrestricted fund balance was a deficit of £50,596 and deficit of £9,377 in the endowment fund. The value of the Westbury Avenue Baptist Church net assets at 31 December 2025 was £1,967,270.

Specific Investment Powers

The trustees have the authority to deposit or invest funds in any legal manner and to invest only after obtaining advice from a financial expert with regard to the suitability of the investment but the Charity currently has no investments other than cash balance held in a deposit account.

Grant-Making Policies

Grants are made in the form of cash gifts to needy members on the recommendation of the Pastor in-charge, full members and the Trustees. The Trustees are responsible for the final approval and authorisation. A full statement of the policies is available on request.

Reserve policy

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of unrestricted charitable expenditure. The trustees consider that this level will provide sufficient funds to respond to ongoing charitable activities and ensure that support and governance costs are covered.

Plans for the future

- The plans for 2026 were to have the roof repaired and the Pastor's office ceiling repaired and refurbished to make it operational again. To address the damp issues and refurbish the little angel’s room.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is governed by the constitution adopted on 20 March 2008 and constitutes an unincorporated charity.

Appointment and Removal of Trustees

The Church Members' appoint Charity Trustees to be responsible for the governance of the Church and where there is a Minister that person is a Charity Trustee because of their role and responsibilities. Subject to any specific or general directions of the Church Members' Meeting and the provisions of the Constitution the control, management and administration of the Church is carried out by the Charity Trustees, save that the Charity Trustees are not required to do anything that would cause them to be in breach of the Constitution or any trustee duty placed upon them as a result of this role.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1155892

Registered Office

Westbury Avenue, London, N22 6SA

Trustees

The following Trustees, served during the year:

Mrs Icilda Wilson
Ms Margaret Alicia Gage-Forrester

Accountants

Vicom Accountancy Services Ltd
128 City Road
London
EC1V 2NX

Bankers

HSBC Bank Plc
176 Camden High Street
London,
NW1 8QL

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity trustees are responsible for preparing a trustees' annual report and 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 charity trustees to prepare financial statements for each 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, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 28th October 2026 and signed on their behalf by:

Mrs Icilda Wilson
Trustee

Independent Examiner's Report to the trustees of Westbury Avenue Baptist Church

We have examined the financial statements, which comprise the financial activities, the balance sheet, the related notes and the accounting policies for the Year Ended 31st December 2025 on pages 7 to 13.

Respective responsibilities of trustees and independent examiner

The Church's trustees are responsible for the preparation of the accounts. The church'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 Act, and
to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that be required in an audit, and consequently no opinion is given as to whether the accounts presents a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's statement with exception reporting

In the course of my examination, no matter has come to my attention:

1. which give me reasonable cause to believe that in, any material respect, the requirements

   a. to keep accounting records in accordance with section 130 of the Charities Act; and
   b. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; have not been met; or

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

3. However, the reserve policy to maintain free reserve in unrestricted fund has not been fully satisfied in this financial year. This is in reference to the reserve policy statement discussed on page 4 of the financial statement.

Independent Examiner: **Date: 30th October 2026**

Victoria Onayemi {BA (Hons), FMAAT}
Vicom Accountancy Services Ltd
128 City Road, London, EC1V 2NX.

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Note	Unrestricted funds 2025 £	Endowment funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations	2	26,617	-	26,617	37,556
Other income	3	12,932	87,573	100,505	59,638
Total		39,549	87,573	127,122	97,194
Expenditure on:					
Charitable activities and outreach	4	90,145	96,950	187,095	186,180
Total		90,145	96,950	187,095	186,180
Net income		(50,596)	(9,377)	(59,973)	(88,986)
Reconciliation of funds:					
Total funds brought forward		(84,552)	2,111,795	2,027,243	2,116,229
Total funds carried forward		(135,148)	2,102,418	1,967,270	2,027,243

The notes form part of these financial statements

BALANCE SHEET as

at 31 December 2025

Charity No. 1155892

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	6	1,940,465	2,021,977
Current assets			
Cash at bank and in hand		28,319	6,616
Other debtors		266	-
		28,585	6,616
Creditors: Amount falling due within one year	7	(1,780)	(1,350)
Net current assets		26,805	5,266
Total assets less current liabilities		1,967,270	2,027,243
		1,967,270	2,027,243
Total net assets			
Funds			
Unrestricted funds	8	(135,148)	(84,552)
Endowment funds	8	2,102,418	2,111,795
		1,967,270	2,027,243

The financial statements were approved by the Board of Trustees 28th October 2026 and signed on its behalf by:

Mrs Icilda Wilson
Trustee
28th October 2026

The notes form part of these financial statements

for the year ended 31 December 2025

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with 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) - Charities SORP (FRS 102) (effective 1 January 2015) - 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.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

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. Grants offered subject to conditions which have not been met at the year-end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Building	4% Straight line
Fixtures, fittings and Equipment	20% Straight line

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for nay trade discounts due.

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.

2 Income from donations

	Unrestricted funds 2025	Total 2025	Total 2024
	£	£	£
Donation	26,617	26,617	37,556
	26,617	26,617	37,556

3 Other income

	Unrestricted funds 2025	Endowment funds 2025	Total funds 2025	Total funds 2024
	£	£	£	£
Rental income	-	87,573	59,571	59,571
Gift Aid	11,663	-	11,663	-
Grant	1,070	-	1,070	-
Other income – deposit interest	199	-	67	67
	12,932	87,573	100,505	59,638

4 Expenditure on charitable activities

	Unrestricted funds 2025	Endowment funds 2025	Total funds 2025	Total funds 2024
Expenditure on Charitable activities	£	£	£	£
Church activities & outreach	82,084	96,950	179,034	178,362
Governance costs	8,061	-	8,061	7,818
	90,145	96,950	187,095	186,180

5 Staff costs

	2025	2024
	£	£
Salaries and wages	17,514	23,912
Pastors' Salary	16,800	16,600
	34,314	**40,512**

The average number of employees during the year was 3 (2024: 3). No employee received emoluments in excess of £60,000.

6 Tangible fixed assets

	Land and buildings	Fixtures, fittings and equipment	Total
	£	£	£
Cost or revaluation			
At 1 January 2025	2,011,812	10,165	2,021,977
Additions	-	1,242	1,410
At 31 December 2025	2,011,812	11,407	2,023,219
Depreciation and impairment			
Depreciation charge for the year	80,472	2,282	82,754
At 31 December 2025	80,472	2,282	82,754
Net book values			
At 31 December 2025	1,931,340	9,125	1,940,465
At 31 December 2024	2,011,812	10,165	2,021,977

Westbury Avenue Baptist Church
NOTES TO THE ACCOUNTS

7 Creditors:

amounts falling due within one year

	2025	2024
	£	£
Accruals and other creditors	1,780	1,350
	1,780	1,350

8 Movement in Funds

	Balance at 01.01.2025	Income	Expenditure	Balance at 31.12.2025
	£	£	£	£
Unrestricted funds	(84,552)	39,549	90,145	(135,148)
Endowment funds	2,111,795	87,573	96,950	2,102,418
	2,027,243	127,122	187,095	1,967,270

9 **Analysis of Net Assets between Funds**

As at 31 Dec 2025

	Unrestricted Funds	Endowment Funds	Total at 31.12.2025
	£	£	£
Fixed Assets	-	1,940,465	1,940,465
Current Assets	28,585	-	28,585
Current liabilities	(1,780)	-	(1,780)
	26,805	1,940,465	1,967,270

As at 31 Dec 2024

	Unrestricted Funds	Endowment Funds	Total at 31.12.2024
	£	£	£
Fixed Assets	-	2,021,977	2,021,977
Current Assets	6,616	-	6,616
Current liabilities	(1,350)	-	(1,350)
	5,266	2,021,977	2,027,243

10 Related party transactions

Ms Margaret Alicia Gage-Forrester, a trustee, received £1,100 to reimburse expenses incurred in connection with her volunteering work.

.