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# FERNDALE BAPTIST CHURCH LTD

## REPORT OF THE TRUSTEES
## AND
## FINANCIAL STATEMENTS
## FOR THE YEAR ENDING
## 31st DECEMBER 2025

Ferndale Baptist Church Limited
A Company Limited by Guarantee

Charity Number: 1156596
Company Number: 08858945

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## Reference and Administrative Details

Charity: Ferndale Baptist Church Ltd.

Registered Office: North Avenue, Southend-on-Sea, SS2 4ET.

Charity Number: 1156596

Company Number: 08858945

Governing Document: The Charity is governed by the Memorandum and Articles of Association of **FERNDALE BAPTIST CHURCH LTD**, incorporated on: 1st January 2014

Trustees:Carolann Chapman , Steven Dalley, Margaret Davidson, Kenneth Davidson, Ivor Dalley

Other Officers:
Mrs Rosemary Cole, Glyn Gould, Lee Regan, Fiona Regan, Jennifer Dalley, Yvonne Cook.

**Independent Examiner:**
Sally Wainwright, Et Voila Accountancy Services Limited, Isis House, Smith Road, Wednesbury, West Midlands, WS10 0PB

**Bankers:** Natwest, Wickford (B) Branch, 63 High Street, Wickford, Essex SS12 9AH

**Insurers:** The Baptist Insurance Company PLC,
Beaufort House, Brunswick Road, Gloucester, GL1 1JZ

**FERNDALE BAPTIST CHURCH TRUSTEES' ANNUAL REPORT 2025**

The most significant event of 2025 was the decision by our Minister, Steve Dalley, to move on to "pastures new" in the autumn after serving for seven years as full-time minister of Ferndale Baptist Church.

We are very grateful for all that Steve and his family have contributed to the life and ministry of Ferndale Baptist Church over the past seven years. Steve has continued in his role as a Trustee of the Isaiah Project, a local charity which is based on Ferndale's premises, so remains in regular contact.

During this time of interregnum, Ferndale is very grateful for the prayers and support from friends at Southend Christian Fellowship and other local churches who have helped with our Sunday morning services. We have also been able to maintain our weekly Bible Study, monthly Prayer Evening and fortnightly Home Group.

Our small pastoral team has been active throughout 2025, visiting members of the congregation who are unwell, keeping in touch with others by email and text message and praying regularly for all Ferndale members.

At the beginning of the year the Trustees commissioned a condition survey of Ferndale's premises. Following this there has been a considerable amount of maintenance work undertaken to address issues identified in the survey, including electrical upgrades, new fire doors and improved heating controls in both the church and the Community Hall.

In September the Trustees were able to bring in a part-time Ministry Support worker to assist us whilst Ferndale is without a Minister in post. In addition to covering a range of administrative tasks formerly dealt with by the Minister, they have helped to progress the long running building project. The new Meeting Room area is now nearing completion and will provide a very useful space for smaller gatherings.

With the help and guidance of our Ministry Support worker, preparations were put in place to refresh the Tuesday morning "Coffee and Tots Group" which has been running for a number of years. It was due to relaunch under its new name of "Open Arms Tots & Friends" at the start of 2026.

Ferndale also for the first time hosted a Light Party, a Christian alternative to Halloween celebrations. This was a joint event with St Luke's Church, a near neighbour, and was very well received.

Ferndale's premises continue to be used by the local community as a venue for classes and other regular groups. During 2025 Ferndale also hosted two Local Community Meetings run by officers from the Neighbourhood Police Team. A local GP, assisted by a Ferndale member, now runs two monthly groups at Ferndale: a Women's Support Group and Hope Café which provides an opportunity for people to meet together informally and explore issues around death.

The Ferndale congregation has continued to support local, national and international charities through our monthly Blessing Box collections. Charities supported in 2024 included:

*Good News for Everyone (South East Essex); Shaftesbury; Practical Action; SMA UK; Havens Hospices; Christian Aid; Counties; MAF UK; Cancer Relief Macmillan, Prison Fellowship; Open Doors Uk*

Throughout 2025, Ferndale Baptist Church continued to provide a venue for a Distribution Centre of Southend Foodbank, run by a team by a team of Church Members. In December, Southend Foodbank regretfully announced that owing to their financial pressures, Ferndale and three other Distribution Centres would be closed in January 2026.

As one door is closing, another is opening: Southchurch Girls Brigade is going to transfer to Ferndale Baptist Church in 2026 following the closure of the premises which they had been using. It is many years since Ferndale has had a group of this kind and we look forward to this new area of ministry.

## Financial Review

Overall income for the year was £74,933 (2024 - £92,830).
Total expenditure for the year was £88,517 (2024 - £123,264),
resulting in an overall deficit of £13,584 Deficit (2024 - £30,424 Deficit).

The Charity has no long term liabilities.

The financial position of the Charity, which is under on-going review by the Trustees, is considered satisfactory.

Risk Management
The Trustees have examined the potential risks which the Charity faces and confirm that measures to minimise risk have been put in place.

Responsibilities of the Trustees
The Charities Act 2011 and the Charity's constitution require the Trustees to prepare annual accounts which give a true and fair view of the state of affairs of the Charity and of its surplus or deficit for the year. In preparing such statements, the Trustees are required to:
* Select suitable accounting policies and apply them consistently;
* Make judgements and estimates that are reasonable and prudent;
* Presume the Charity will continue in operation.

The Trustees are responsible for keeping proper books of account. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees and signed on their behalf by Mrs Margaret Davidson on 13/03/2026

Margaret Davidson MARGARET DAVIDSON TRUSTEE

## Independent Examiner's Report

I report on the accounts of Ferndale Baptist Church Limited, Southend-on-Sea for the period ended 31 December 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.
It is my responsibility to:
•examine the accounts under section 145 of the 2011 Act;
*to follow the procedures laid down in the general Directions given by the Charity Commission under section of the 2011 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 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 you as 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 examiners 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 2011 Act; and
•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) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


ACMA - Et Voila Accountancy Services Limited

**Statement of the Financial activities for the period ended 31st December 2025**

| **Incoming resources** | **Note** | **General** | **Designated** | **Total 2025** | **Total 2024** |
|---|---|---|---|---|---|
| Incoming resources from generated funds | **2.1** | 47,914 | | 47,914 | 64,529 |
| Voluntary income | | | | | |
| Activities for generating funds | **2.2** | 16,011 | | 16,011 | 18,179 |
| Incoming resources from charitable activities | | | | | |
| Other incoming resources | **2.4** | 11,008 | | 11,008 | 10,122 |
| Total Incoming resources | | 74,933 | | 74,933 | 92,830 |
| **Resources used** | | | | | |
| Cost of generating funds | | | | | |
| Cost of Generating voluntary income | **3.1** | 67,664 | | 67,664 | 76,792 |
| Charitable activities | **3.2** | 20,361 | | 20,361 | 45,957 |
| Governance costs | **3.3** | 492 | | 492 | 505 |
| Total resources used | | 88,517 | | 88,517 | 123,254 |
| Net incoming / outgoing resources before transfers | | ( 13,584 ) | | ( 13,584 ) | ( 30,424 ) |
| Gross transfers between funds | | | | | |
| Building Transfer | | | | | |
| Total funds brought forward | | 849,132 | | 849,132 | 879,556 |
| Total funds carried forward | | 835,548 | | 835,548 | 849,132 |

| Balance sheet as at 31st December 2025 | | General | Designated | Total 2025 | Total 2024 |
|---|---|---|---|---|---|
| Fixed assets | Note | | | | |
| Tangible assets | 4 | 745,573 | | 745,573 | 751,949 |
| Current assets | | | | | |
| Debtors | 5 | 4,000 | | 4,000 | 14,000 |
| Cash at bank and in hand | | 86,455 | | 86,455 | 83,663 |
| Totals | | 90,455 | | 90,455 | 97,663 |
| Creditors | | | | | |
| Creditors amount falling due in one year | 6 | ( 480 ) | | ( 480 ) | ( 480 ) |
| Net current assets | | 89,975 | | 89,975 | 97,183 |
| Total Assets | | 835,548 | | 835,548 | 849,132 |
| Represented by general fund | | 90,548 | | 90,548 | 104,132 |
| Building Transfer | | 745,000 | | 745,000 | 745,000 |
| Funds of the charity | | 835,548 | | 835,548 | 849,132 |

**Statement of Financial Activities for the period ended 31st December 2025 (Continued).**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31 December 2025.

The members have not required the charitable company to obtain an audit of its financial statements for the period ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

a. Ensuring that the charitable company keeps accounting records that comply with Section 386 and 387 of the Companies Act 2006 and

b. preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Section 396 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company,

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Board of Trustees on 26/5/26 and were signed on its behalf by:

Margaret Davidson MARGARET DAVIDSON TRUSTEE

**Notes to the financial statements for the year ended 31st December 2025**

## 1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities Act 201 1 and the Charities Statement of Recommended Practice (SORP).

**Funds**

General funds represent the funds of the company that are not subject to any restriction regarding their use and can be used in accordance with charitable objects at the discretion of the trustees. Funds designated for a particular purpose by the company are also unrestricted.

**Incoming Resources**

Collections and donations are recognised when received or earlier where advised as receivable. Income tax recoverable on gift aid donations is recognised when the donation is received. Rental income from lettings is recognised when the rental is due. Interest is accounted for when receivable.

**Resources used**

Expenses are recognised when incurred and are apportioned to the category to which they relate. Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation.

**Fixed assets**

Land and buildings:

The Land and buildings were transferred from the London Baptist Property Board to the charity. As the trustees feel that the property value will not decrease no depreciation has been charged

**Other fixtures, fittings and office equipment:**

Equipment used within the church premises is depreciated on a straight line basis over four years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**Current assets**

Amounts owing to the company at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove un-collectable.

**Pensions**

The charity operates a defined contribution pension scheme arrangement. Contributions are charged in the period to which they relate. These contributions are invested separately from the charity's assets.

**Taxation**

The charity is not registered for Value Added Tax (VAT) and accordingly expenditure is shown gross of irrecoverable VAT. The VAT incurred from time to time on certain fabric repair and maintenance expenditure can, however, be recovered under the Listed Places of Worship Grant Scheme.
The charity is exempt from corporation tax on its charitable activities.

**Notes to the financial statements for the year ending 31st December 2025**

## 2 Incoming resources

### 2.1 Incoming resources from generated funds -Voluntary income

| | General | Designated | Total 2025 | Total 2024 |
|---|---|---|---|---|
| Collections/ Offerings | 10,086 | | 10,086 | 10,269 |
| Planned Giving | 14,129 | | 14,129 | 13,609 |
| Donations | 3,540 | | 3,540 | 13,750 |
| Grants | | | | |
| Tithe | | | | |
| Rental Office income | 7,917 | | 7,917 | 6,752 |
| Weddings and Funerals | | | | |
| Tuesday Group | 785 | | 785 | 655 |
| Outreach | 2,720 | | 2,720 | |
| Flower Fund | 73 | | 73 | 113 |
| Blessing Box | 1,397 | | 1,397 | 1,796 |
| Building Fund Cash & Donations | 1,500 | | 1,500 | 6,070 |
| Gift Aid reclaimed | 5,767 | | 5,767 | 11,515 |
| Totals | 47,914 | | 47,914 | 64,529 |

### 2.2 Incoming resources from Generated funds -Activities for generating funds

| | General | Designated | Total 2025 | Total 2024 |
|---|---|---|---|---|
| Hire of Church / Hall | 16,011 | | 16,011 | 18,179 |
| Totals | 16,011 | | 16,011 | 18,179 |

### 2.3 Incoming resources from charitable activities

### 2.4 Other incoming receipts

| | General | Designated | Total 2025 | Total 2024 |
|---|---|---|---|---|
| Rental income -Selwyn Road | 11,008 | | 11,008 | 10,122 |
| Partnership Support | | | | |
| Totals | 11,008 | | 11,008 | 10,122 |
| **Incoming resources Grand totals** | 74,933 | | 74,933 | 94,497 |

**Notes to the financial statements for the year ending 31st December 2025**

**3 Resources used**

**3.1 Cost of generating funds -cost of generating voluntary income**

| | General | Designated | 2025 | 2024 |
|---|---|---|---|---|
| Pastor -Salary | 32,202 | | 32,202 | 31,092 |
| Baptist pension scheme | | | | 10 |
| Current Minister Pension Contribution | 2,144 | | 2,144 | 2,052 |
| Pastor -other expenses | | | | |
| Christian ministry housing costs | | | | |
| Church and Hall - Light and heat | 4,835 | | 4,835 | 5,131 |
| Church and Hall - Water rates | 780 | | 780 | 940 |
| Church and Hall - Insurance | 2,726 | | 2,726 | 2,624 |
| Church and Hall - Cleaning / gardening | 3,564 | | 3,564 | 2,628 |
| Church and Hall - Fabric repairs and maintenance | 14,688 | | 14,688 | 29,999 |
| Church and Hall - Equipment repairs and maintenance | | | | |
| Depreciation of Office Equipment | 6,725 | | 6,725 | 2,316 |
| Totals | 67,664 | | 67,664 | 76,792 |

**Notes to the financial statements for the year ending 31st December 2025**

**3. 2 Charitable activities**

| | General | Designated | Total 2025 | Total 2024 |
|---|---|---|---|---|
| Church -Outreach | 3,170 | | 3,170 | 770 |
| Blessing Box | 1,456 | | 1,456 | 1,526 |
| Building Project | 7,600 | | 7,600 | 37,861 |
| Flowers | | | | 200 |
| Event Costs | 1,272 | | 1,272 | 2,312 |
| Donations | 500 | | 500 | 250 |
| Stationary / Photocopying / Printing | 295 | | 295 | 85 |
| Service Expenses | | | | 382 |
| Unicom | 1,252 | | 1,252 | 649 |
| Subscriptions/ Licenses | 762 | | 762 | 642 |
| Refreshments | 139 | | 139 | 11 |
| Administrative Support | 2,550 | | 2,550 | |
| Advertising | | | | 99 |
| Bank charges -Church | | | | |
| Waste | 1,365 | | 1,365 | 1,170 |
| Charitable activities total | 20,361 | | 20,361 | 45,957 |

**3.3 Governance costs**

| | General | Designated | Total 2025 | Total 2024 |
|---|---|---|---|---|
| Accounting services | 492 | | 492 | 505 |
| Legal expenses including architects fees | | | | |
| Totals | 492 | | 492 | 505 |

**Notes to the Financial Statements for the year ended 31st December 2025.**

## 4 Fixed assets

| | Office Equipment | Buildings | Total |
|---|---|---|---|
| | £ | £ | £ |
| Cost | | | |
| At 1 January 2025: | 27,110 | 745,000 | 772,110 |
| Additions: | 349 | | 349 |
| At 31 December 2025: | 27,459 | 745,000 | 772,459 |
| Depreciation | | | |
| At 1 January 2025: | ( 20,161 ) | | ( 20,161 ) |
| Charge for year: | ( 6,725 ) | | ( 6,725 ) |
| At 31 December 2025: | ( 26,886 ) | - | ( 26,886 ) |
| Net book value | | | |
| At 31 December 2025: | 573 | 745,000 | 745,573 |
| At 1 January 2025: | 6,949 | 745,000 | 751,949 |

## 5 Debtors and Prepayments

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Overpayment | - | - |
| S E Christian Fellowship | | |
| Income tax (gift aid) recoverable | 4,000 | 14,000 |
| | 4,000 | 14,000 |

## 6 Creditors less than one year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Accruals | 480 | 480 |

**Notes to the Financial Statements for the year ended 31st December 2025.**

## 7 Related parties

No payments were made to individuals for their being Trustees.

There is no other organisation or individual who is considered to be a related party of the Church.

## 8 Pensions

The church pays into the pension for the minister who is a trustee, Mr Steven Dalley. This is in his capacity of a minister, not a trustee. The total pension cost for the Church is £2,144 (2024 £2052). This was split into two amounts; namely the pension contribution for the current Minister and a historic pension debt repayment for previous Ministers.This repayment was made to the Baptist Union in regard to ongoing deficiency contributions. In August 2022 contributions were reduced to £1 a month and from 31st October 2024 the liability ended. Nothing was spent on the historic pension in 2025