West Wickham & Shirley Baptist Church



Annual Report and Accounts 2025

(Charity Reg. No. 1166796)

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Legal and Administrative Information for the year ending 31st December 2025

Charity Name
West Wickham & Shirley Baptist Church

Registered Address
Corner of Wickham Road & Monks Orchard Road, Croydon, CR0 8EH

Charity registration number
1166796

Governing document:
Church Constitution originally dated April 2016, revised March 2019.

Objects of the Charity
The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

The Church has been inspired to embrace the vision to become like '***A City on a Hill***' in the context of Matthew's Gospel, ch. 5 verse 14 and consequently adopted the following Mission Statement: "*Transforming lives and communities with the power of God's love*."

Trustees
The Trustees who served during the year or who were serving at the date of this report were:

Rev Jonathan Hills	(Chair, Senior Minister)
Rev Sara Kennett	(Minister)
Mr Clifford Underhay	(Secretary)
Mr Paul Bradbury	(Treasurer)
Mr Neil Selby	
Mrs June George	
Mrs Marilyn Boggust	
Mr John Nightingale	(appointed 16/11/2025)
Mr Philip Jenkins	(resigned 16/11/2025)
Mr Okenna Nzelu	(resigned 16/11/2025)

Key Management Personnel
Those in charge of planning, directing, controlling, running and operating the church, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity, are the Trustees, Community Development Coordinator, Church Operations Manager, Boys' Brigade Captain, Girls' Brigade Captain, and Youth & Children's Worker.

Legal and Administrative Information for the year ending 31st December 2025

Bankers
Lloyds Bank, 137 North End, Croydon, CR0 1TN
NatWest Bank, 33 High St, West Wickham BR4 0LR
Teachers Building Society, Allenview House, Hanham Road, Wimborne, Dorset, BH21 1AG
Baptist Union Corporation Ltd, Baptist House, 129 Broadway, Didcot, Oxon, OX11 8RT

Independent Examiner
John Helm ACA, Tandem Accounting, 17 Heathville Road, London N19 3AL

Annual Report of the Trustees
for the year ending 31st December 2025

The Trustees submit their annual report and the financial statements of West Wickham & Shirley Baptist Church ("the Church") for the year ended 31 December 2025. The financial statements have been prepared in the format prescribed by the Statement of Recommended Practice: Accounting and Reporting by Charities SORP (FRS 102) and the Financial Reporting Standard 102. The legal and administrative information set out earlier in this document forms part of this report.

Going Concern

Each year it is the Trustees' responsibility to state whether or not the annual accounts have been drawn up on a going concern basis (see the accounting policy note on page 20). Going concern is the assumption that an entity, in this case the Church, has the resources (financial or otherwise) needed to continue operating for the foreseeable future and in particular, for at least 12 months from the date of approval by the Trustees of these annual accounts. If the going concern principle did not apply, then the accounts would be drawn up on a basis other than going concern.

The Trustees have reviewed the Church's financial forecasts covering at least twelve months from the date of approval of these accounts. These indicate that expected income and available reserves are sufficient to meet the Church's anticipated expenditure over that period. Accordingly, it has concluded that it is appropriate to prepare the 2025 Accounts on a going-concern basis and that it is not necessary to make any adjustment to these accounts as a result of the current situation. The Trustees will continue to keep both the short-term and longer-term impact under review, ensuring that the financial situation of the church is reviewed on a monthly basis, and is coupled with a robust budgeting process.

Annual Report of the Trustees
for the year ending 31st December 2025

1. Structure, Governance & Management

Trustees are responsible for the day-to-day management of the Church's business in accordance with the Church's objects. Trustees are elected by the Church members' meeting. Trustees will normally serve a term of office of three years but can be re-elected at the end of their first and any subsequent terms.

Trustees usually meet 10 times per year to discuss a full range of matters relating to finance, fabric of the buildings, general administration, the implementation of the church constitution and responsibility for the keeping of the church membership roll.

The financial aspects of the church are the responsibility of the Trustees, but they are managed on a day-to-day basis by the Treasurer, the Finance Group (who are responsible for reviewing the finances and suggesting matters of policy to the trustees), the Offering Counting Team and the Treasurers for the auxiliary departments (e.g. Boys' Brigade, Girls' Brigade).

None of the Church's Trustees, with the exception of the Ministers, receive remuneration.

The induction process for any church member newly appointed as a Trustee comprises an initial meeting with the Minister and receipt of copies of:

- the Church Constitution
- the most recent financial statements
- the Charity Commission's guidance 'The Essential Trustee'
- the Baptist Union Guideline Leaflet C15 'Help I'm a Charity Trustee'.

Church Members
Church Membership is open to those who:

- accept the Beliefs of the Church;
- commit themselves to serving Christ within the Church and beyond;
- abide by the decisions of the Church Members' Meeting;
- acknowledge their responsibilities as Church Members; and
- have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Church Leadership. Church Members meet regularly each year for business meetings and receive reports from the Church Leadership.

Risk & Risk Management
The church and its activities operate with the confidence and assurance of God's provision and protection. Nevertheless, the trustees are aware of the ever-changing risks that the church is exposed to which could affect its ability to fulfil its objectives and purposes. The trustees have put in place a risk management framework supported by a risk management policy and a culture of creating and managing risk assessments for activities to which they are appropriate.

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for the year ending 31st December 2025

An assessment of the major risks that the church faces is routinely reviewed by the trustees and mitigating controls are put in place and reviewed. Where controls are considered to require additional work to reduce the risk to an acceptable level, a clear action plan and ownership is put in place.

At a high-level the areas of risks identified and monitored by the trustees include:

Risk Area	**Mitigating Controls**
Safeguarding and safety of anyone involved in church activities	Safeguarding team, safeguarding policy, safeguarding training. Health & Safety policy & risk assessments. Individual activity risk assessments.
Alignment of church activities to the charitable objects/purposes	Appropriate level of leadership and internal reporting, clear communication of church objectives to leaders/volunteers.
Proper management of financial resources	Financial controls & procedures, budgeting process, reserve's policy, five-year property plan.
Compliance with legislation	Regularly reviewed set of policies covering all areas of church life. Staff/volunteer training.

2. Activities

In fulfilling its purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate. When planning our activities for the year, the trustees have considered the Charity Commission's guidance on public benefit. In particular, we try to enable ordinary people to live out their faith as part of our church and local community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the local area.
- Missionary and outreach work.
- Children's Families, and Youth work

To facilitate this work, it is important that we maintain the fabric of the church buildings.

The Activities may include but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in the Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;

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for the year ending 31st December 2025

- the teaching, encouragement, welcome and inclusion of young people; nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care; and
- supporting and encouraging charitable social action in the United Kingdom and overseas.

The Church runs a range of activities and organisations for all age-groups. The motivation for all of these has been to demonstrate God's love to the community, to reach out in His name, to bring people into a saving knowledge of His love, to draw them into the Fellowship of His Church and to build up the Church Family.

The activities and organisations normally taking place are:

For Children and Parents:

- Bright Lights, our Sunday morning group that runs during the Sunday morning service. This is for children aged 3 to 11 years old and provides a space where they can encounter God through a mix of games, stories, craft, drama, music, and food as we explore what it means to follow Jesus.
- Pickle Sports, a sports themed toddler group for children aged 0-5 offering a range of sports and games to develop balance, coordination, and other fundamental skills for pre-school aged children.
- Rhyme Time, a toddler singing group for children aged 0-5 and an opportunity for parents and carers to connect.
- Stay + Play Lite Bite, a new after-school group that was introduced in October 2025 for families with children up to school year 6. This weekly event is a smaller version of our popular school holidays event called Stay + Play. The 'Lite Bite' is a reference to the free hot meal that is provided to all those who attend.

For Young People

- Sunday Morning Youth (SMY), meets during the Sunday morning service, for young people aged 11 – 18 years old. SMY is a space for our young people to build friendships, feel safe, and have fun, whilst exploring what it means to know God and live life the Jesus way.
- Girls' Brigade & Boys' Brigade: Both Brigade organisations have a range of classes and activities for every age group from 5 to 18, some leading to Brigade Awards and towards the King's Awards.
- Youth Bible Study: An opportunity for young people to go deeper in their worship, prayer and faith. They also meet for social events and activities throughout the year.

For Adults

- **Small groups:** Monthly or more frequently, different times of day or evening. Seven small groups meet for Bible Study, prayer, fellowship, social activities and mutual support. This year

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for the year ending 31st December 2025

we started a new virtual small group that meets on Zoom, an opportunity for those with young families to meet whilst at home, although the group is not restricted to parents/families alone.

- **Prayer events:** monthly meetings for prayer offering different styles and themes, including Mission, world issues, the local community, etc.
- **Connect Groups**: These are interest-based groups which allow people to get to know each other in an informal setting; they include Art, Board Games, Reading, Amblers, Ramblers, Knit & Natter, Curry Club for men, and ladies social events.
- **Lunch Club:** Monday and Thursday lunchtimes. Mostly for older people, a cooked meal, friendship, chat and low-key activities, this is run in partnership with Shirley Neighbourhood Care.
- **Courses:** Training courses for our team of volunteers including: Safeguarding, and Food Hygiene courses.
- **Welcome Break**, a new weekly group started this year for adults over the age of 55 years who are looking to socialise and build friendships. Each week there is a different activity, such as crafts, quizzes, music, and afternoon teas.

Occasional and Annual Activities:

- Pancake Morning
- Easter Egg Hunt
- Picnic in the Park
- Harvest Lunch
- Christmas Activities including:
    - Wreath making
    - Christmas Stars event
    - Christingle service for children & families
    - Carol Service
- Shoe box appeal
- Joint events with Churches Together in Shirley and Churches Together in West Wickham
- Christian Aid Week
- Stay & Play events during school holidays

The church's activities couldn't run without the help and support of our volunteers. We have over 100 volunteers who are a part of the activities listed above, along with other teams who help with stewarding, refreshments, overseeing our buildings, and pastoral care. A massive thank you goes to all those involved in running these activities and keeping the mission of the church going.

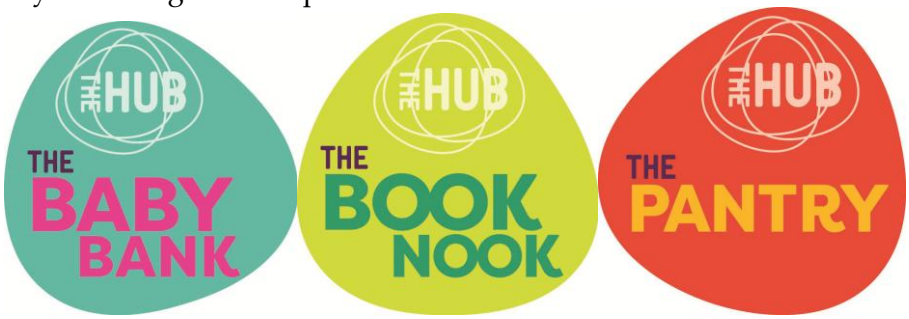
3. Achievements & Performance

During 2025 the church continued to develop its commitment to becoming a centre for the local community; our vision continues to be 'Helping Build a Better Community'. During this year the church continued its outreach by further developing 'The HUB'. The activities of the The HUB in particular centre around the Coffee Shop, The Pantry, and the Baby Bank.

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Croydon Libraries host children's story times, as well as reading groups and games groups that previously met in the community library before it closed. The introduction of the Book Nook further developed the church's commitment to 'Help Build a Better Community'.

In 2025 we also adopted new branding for The Baby Bank, The Pantry and The Book Nook, to help with their identity and recognition as part of the HUB.



The **Coffee Shop** has now been running for 2 years, and is staffed by a team of dedicated volunteers from the Church and the local community. It is open during toddler groups and continues after these activities to be open to the general public, as it does on other days of the week and during special events.

This facility offers the opportunity for people to buy drinks, snacks and lunches in a relaxed atmosphere where the free soft play facility is open to young children and where others can relax and socialise.

The **Pantry** is a 'social supermarket' supplying food and basic essentials to those finding themselves financially stretched. It has a membership scheme which requires a small subscription each visit, allowing members to self-select items. During 2025, the membership was approximately 45 members, with an average of 30 - 35 regularly attending. At Christmas, The Pantry was able to give out 32 Christmas meals for its members.

The Pantry is supported by church members and the community who donate food items and financial gifts. During 2025, 13,500 items were supplied to the Pantry members.

Along with the donations received directly from the church, we have also received a large number of items in 2025 from a local M&S food store, who pass on items close to their use-by date to the community to save them from going to waste. This has been greatly received by the Pantry members.

These are some comments from some of the Pantry members; one told us:

> *"I just wanted to express my sincere gratitude for your assisting me and my toddler daughter with food, cleaning supplies and toiletries. I receive universal credit and work part time. My partner is taking care of his mother who is ill so he's unable to work and is on*

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benefits. My rent has increased, utilities are increasing, groceries are high, my wages are low I spend a lot on nappies, travel costs and nursery.

I feel quite overwhelmed at times and I'm fortunate to get some quality food and toiletries from the pantry. I found out about it by attending the church play group. The staff are friendly, non-judgemental and I hope the service continues as people really need help."

Another explained:

"I am one of the first five people who completed the form to become part of the Pantry. I started coming to the Church in the first days after the lockdown. For me, everything was new — a new country, a new place, a new life. Only my husband was working, and you can imagine how difficult it is to cope with life with two small children on just one income. Perhaps you will never fully understand how hard life is for us immigrants, in every possible way.

Nevertheless, I am extremely grateful to your Church because it has always felt like my second home. I have received so much love and warmth from all the staff. May God bless you all. The Pantry has helped me greatly, as it gave me the opportunity to receive good-quality items and save some money. Honestly, every penny we save is worth gold to us. I am deeply grateful.

Thank you for all!"

The **Baby Bank** is currently open three days per week and provides pre-loved clothes, equipment, nappies and formula. All items are completely free of charge. 90% of clients who come to our Baby Bank are from the Borough of Croydon. Others are referred to by statutory agencies, including Social Services, Community Health Services, Refuge Agencies, etc. and may reside in Croydon. Recognising the significant need in Croydon, we plan to work with other agencies and schools to expand Baby Bank, reach more families, and connect people with additional support services for comprehensive care.

The Baby Bank Aims:

- To provide essential clothing and equipment to local families in financial hardship. Unlike other baby banks we provide clothing, including school uniform, for children up until age 16 years.
- To signpost families to other local sources of support as necessary and to reduce the stigma that sometimes exists.
- To thereby reduce stress, anxiety and depression, which will in turn help the children have a better start in life and hopefully help families recover more quickly from financial crisis.

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- To facilitate the recycling of baby and child related items that the original owners no longer use.

The Baby Bank Values:

- **Community**: The items we pass on to families are a gift, given with love, from one family to another. We use the power of the community to support its most vulnerable members.
- **Inclusivity**: We aim to be thoughtful, respectful and inclusive of the diverse families we meet.
- **Dignity**: We respect the families we support and aim to reduce the stigma of growing up in poverty. We also hope to "break the cycle" for parents who have experienced difficult childhoods themselves.
- **Green**: We are mindful of the environment and are committed to reducing waste as much as possible. Donations that are not of the required quality are taken to textile recycling banks.
- **Welfare**: We are mindful of the mental health of those families we support, realising that we are impacting someone's mental health, affecting their family by what their child is wearing. We really try to match up donations with specific children, so they don't feel like they are relying on random hand-outs.

During the year, we were able to provide prams/buggies, video monitors, cots, and school uniforms, emergency food parcels, toys, and clothing to an average of 20 families per week.

Welcome Break

In May 2025 we started a new group within the HUB, called Welcome Break. This was following feedback from older users of our coffee shop, who found the soft play a bit noisy, and were seeking a quieter space to spend time together. Welcome Break is a 2-hour, weekly group in our coffee shop over lunchtime.

Each week there is a different activity on offer, such as quizzes, crafts, games, and bingo. It has been an opportunity for people to socialise and get to know new people.

Green Group

During the year, we were grateful to our Green Group, who continued the Gardening Club which meets regularly each week, maintaining the church garden and surrounding flower beds. The group continued working towards the Eco Church Silver Award.

A massive thank you goes to all those involved in running these activities and keeping the mission of the church going.

Other Achievements:

Over the Christmas period, we held our annual Christingle service where over 150 children attended, many of whom come from our toddler groups and the HUB. We also held our annual carol services and our outdoor service, called 'Christmas Stars'. This service is an opportunity for the local community to remember lost loved ones at Christmas. This service has become a tradition for some families within the local community.

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for the year ending 31st December 2025

The church is pleased to be able to continue to offer specific targeted support to Ukraine through the provision of medical supplies and facilitate fund-raising activities by the local Ukrainian community.

We continue our partnerships with other organisations, who run classes and sessions at our premises. This includes Mytime, a partner of the London Borough of Bromley and an organisation providing support and activities for people with autism and other special needs. We also continued to host a lunch club run in partnership with Shirley Neighbourhood Care. The lunch club runs on Monday and Thursday lunchtimes. It is mostly for older people, providing a cooked meal and the opportunity to meet socially with others.

During 2025, we entered into negotiations with Transport for London (TFL) to redevelop the land in front of the church to install new EV charging, along with our own car park.

4. Financial review

Financial Activity and Financial Position
The Statement of Financial Activities and Balance Sheet can be found on pages 18 and 19 respectively. The Church's free reserves decreased by £7,555 during the year. The balance sheet shows total net assets of £2,238,528 at the end of 2025.

The church has maintained a strong financial position at the end of 2025, due mainly to the generous levels of giving by members of the congregation.

Traditionally the church's main sources of funding are the free-will offerings of church members, and others in attendance at church meetings, and income from hiring out the church's premises and facilities. Income during 2025 is below the 2024 level due to normal variations in giving as the membership of the church changes. Additionally, legacies were received in 2024 but none were received in 2025. This year saw an increase in Letting Income due to an increase in outside organisations using the church property for community events.

The increase in expenditure in 2025 is mainly due to increased staff costs resulting from the appointment of our Operations Manager towards the end of 2024.

Included in total funds are amounts totalling £17,191 which are restricted. These monies have either been raised for, and their use is restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions. More details of these restricted funds can be found in note 7 to the accounts together with an analysis of movements in the year.

Reserves Policy
The Trustees have established a Reserves Policy which aims to maintain a level of reserves approximately equivalent to three month's average expenditure. The Church believes this is a reasonable and prudent level but would permit variations from this amount where circumstances

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warrant this. This would be, for instance, where expenditure is so urgent that to delay it would result in even higher costs later. If this situation should arise, then the Church would make plans to rebuild the reserves as quickly as possible.

At 31 December 2025 the church had free reserves of £118,810 (2024: £126,365) as follows:

	2025	2024
	£	£
Total reserves	**2,238,528**	**2,245,264**
Less: restricted funds	(17,191)	(16,372)
Less: designated property fund	(2,102,527)	(2,102,527)
Free reserves	**118,810**	**126,365**
Free reserves requirement:		
As per reserves policy	**50,000**	**50,000**

Volunteers
The Church is heavily dependent on its membership and congregation 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. No accounting for this time and effort has been included in the financial statements.

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for the year ending 31st December 2025

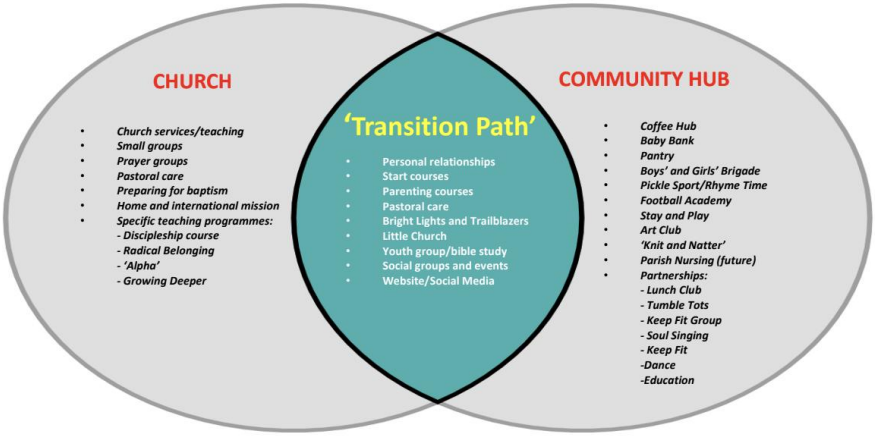
5. Plans for Future Periods

As the church moves forward into 2026, it will seek to continue to serve the community by continuing our current activities and developing other means of service and outreach.

The leadership will continue their discussions about how the church can be a more inclusive church.

We will continue to develop the Coffee Shop, Baby Bank and Pantry as usage has demonstrated a big demand for this. As demand grows, we will continue to seek to increase capacity for these ministries, so that more members/users can be served.

As part of our vision to grow the church congregation, we plan to run the Alpha course in the early part of 2026, and again later in the year. This forms part of the 'transition path' as shown on the model below of how those we see within the HUB can transition into belonging in the church.



As The Hub and Sunday congregation grow, we will consider expanding or reconfiguring our premises to meet demand. We have appointed architects as we are seeking to develop plans for an extension to increase our seating capacity for Sunday services, and to grow the HUB.

Annual Report of the Trustees
for the year ending 31st December 2025

6. Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make 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 operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

7. Approval

The report of the Trustees was approved by the Trustees on 22nd October 2026 and signed on its behalf by:



Cliff Underhay
Trustee

Notes to the Financial Statements
For the year ended 31 December 2025

I report on the accounts of the Church for the year ended 31 December 2025 which are set out on pages 18 to 32 of the charity report and accounts.

Respective responsibilities of 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.

Since the charity's gross income exceeded £250,000 for the year ended 31 December 2025, your examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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 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 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 church 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.



John Helm ACA Date 23rd October 2026

Statement of Financial Activities
for the year ending 31st December 2025

	Notes	<--------- 2025 (current year)----------> Unrestricted Funds	Restricted Funds	Total Funds	<---------- 2024 (prior year)----------> Unrestricted Funds	Restricted Funds	Total Funds
		£	£	£	£	£	£
Income and endowments from:							
Donations and legacies	2	192,766	16,036	208,802	209,285	23,872	233,157
Charitable activities	2	24,795	11,576	36,371	27,409	8,817	36,226
Other trading activities	2	43,518	-	43,518	35,200	-	35,200
Investment Income	2	1,392	2	1,394	1,518	-	1,518
Total		**262,471**	**27,614**	**290,085**	**273,412**	**32,689**	**306,101**
Expenditure on:							
Charitable activities	3	270,026	26,795	296,821	252,795	28,978	281,773
Total		**270,026**	**26,795**	**296,821**	**252,795**	**28,978**	**281,773**
Net income/(expenditure)		**(7,555)**	**819**	**(6,736)**	**20,617**	**3,711**	**24,328**
Transfers between funds		**-**	**-**	**-**	**-**	**-**	**-**
Other recognised gains/(losses):							
Gains/(losses) on revaluation of fixed assets		-	-	-	-	-	-
Net movement in funds		**(7,555)**	**819**	**(6,736)**	**20,617**	**3,711**	**24,328**
Reconciliation of funds:							
Total funds brought forward		2,228,892	16,372	2,245,264	2,208,275	12,661	2,220,936
Total funds carried forward		**2,221,337**	**17,191**	**2,238,528**	**2,228,892**	**16,372**	**2,245,264**

Balance Sheet
As at 31 December 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Fixed Assets:					
Tangible assets	4	2,103,475	-	2,103,475	2,105,853
Total Fixed Assets		**2,103,475**	**-**	**2,103,475**	**2,105,853**
Current Assets:					
Debtors	5	14,206	318	14,524	15,244
Prepayments	5	7,123	-	7,123	2,366
Cash at bank and in hand		101,157	18,259	119,416	128,818
Total Current Assets		**122,486**	**18,577**	**141,063**	**146,428**
Current Liabilities:					
Creditors: Amounts falling due within one year	6	4,624	1,386	6,010	7,017
Net Current assets		**117,862**	**17,191**	**135,053**	**139,411**
Total assets less current liabilities		**2,221,337**	**17,191**	**2,238,528**	**2,245,264**
Total net assets		**2,221,337**	**17,191**	**2,238,528**	**2,245,264**
The funds of the charity:					
Unrestricted					
General funds	7	99,106	-	99,106	111,973
Designated property fund	7	2,102,527	-	2,102,527	2,102,527
Designated funds - other	7	19,704	-	19,704	14,392
Total unrestricted funds		**2,221,337**	**-**	**2,221,337**	**2,228,892**
Restricted funds	7	**-**	**17,191**	**17,191**	**16,372**
Total charity funds		**2,221,337**	**17,191**	**2,238,528**	**2,245,264**

The financial statements were approved by the Trustees on 20th October 2026 and signed on its behalf by:

Paul Bradbury
Trustee



The notes on pages 20 to 32 form part of these accounts.

Notes to the Financial Statements
For the year ended 31 December 2025

1. Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

Basis of accounting
The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102). The financial statements are drawn up on the historical cost basis of accounting except for the revaluation of the residential freehold land and building which is shown at market value.

The financial statements include all transactions, assets and liabilities for which the Church is responsible in law. They do not include the accounts of church groups that owe an affiliation to another body or those that are informal gatherings of church members.

The Church meets the definition of a public benefit entity under FRS 102.

Going Concern
There are no material uncertainties about the charity's ability to continue as a going concern and accordingly the accounts have been drawn up on a going concern basis.

Income recognition
Voluntary income and donations (including legacies) are accounted for once the Church has entitlement to the income, it is probable the income will be received, and the amount of income receivable can be reliably measured. Income from the recovery of tax on gift aided donations is accounted for in the period to which the relevant donation is received.

Grant income is recognised when the Church is entitled to the funds, receipt is probable and the amount can be measured reliably. Where a grant is subject to performance conditions, income is recognised only when those conditions have been met. Amounts received before entitlement arises are recognised as deferred income. Grants restricted to a particular purpose are recognised within restricted funds; a restriction on use alone does not require income to be deferred.

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

The income from trading activities includes rental income from the letting of church premises which is accounted for when earned.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Church; this is normally upon notification of the interest paid or payable by the bank.

Notes to the Financial Statements
For the year ended 31 December 2025

1. Accounting Policies (continued)

Expenditure recognition
Expenditure is recognised when the Church has a present legal or constructive obligation arising from a past event, it is probable that a transfer of resources will be required to settle that obligation, and the amount can be measured reliably. The Church is not registered for VAT and expenditure therefore includes irrecoverable VAT.

Charitable expenditure includes those costs in fulfilling the Church's principal objects, as outlined in the Report of the Trustees. These include governance costs which comprise all costs involving the public accountability of the Church and its compliance with regulation and good practice. These costs include costs related to the independent examination and legal fees.

The Church participates in the defined contribution section of the Baptist Pension Scheme. Contributions payable by the Church are charged to expenditure in the period to which they relate. Any unpaid contributions at the reporting date are included within creditors.

Rentals under operating leases are charged as incurred over the term of the lease.

Tangible Fixed Assets
Tangible fixed assets are accounted for as follows:

- The church land and buildings are stated at deemed cost of £1,602,527, being the amount established on transition to FRS 102, less accumulated depreciation and impairment losses. The charity subsequently applies the cost model. Land is not depreciated.
- Land is not depreciated. No depreciation is charged on the church building or manse because their estimated residual values equal or exceed their respective carrying amounts. The trustees review the estimated useful lives and residual values annually. Residual values reflect estimated disposal proceeds, less disposal costs, assuming the buildings were already of the age and condition expected at the end of their useful lives. Insurance rebuilding costs are not used as a measure of residual value.
- The manse is carried at valuation, less any subsequent accumulated depreciation and impairment losses. Valuations are undertaken at least every five years, with annual reviews by the trustees to ensure that the carrying amount does not differ materially from fair value at the reporting date. An earlier revaluation is undertaken where necessary.
- The cost of any furniture, fittings and equipment, of value at least £2,500, is capitalised in these accounts. The cost less any expected residual value, is depreciated on a straight-line basis over the effective useful life of the asset, which has been estimated as three years.

Debtors
Debtors are included at the settlement amount due. Prepayments are valued at the amount prepaid.

Notes to the Financial Statements
For the year ended 31 December 2025

1. Accounting Policies (continued)

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of opening of the deposit.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation arising 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 recognised at their settlement amount.

Fund accounting
The funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Designated funds are unrestricted funds set aside by the trustees for particular purposes. These designations do not create legal restrictions, and the trustees may subsequently change or withdraw them. Details of the individual designated funds are given in note 7.
- Restricted funds - these are funds that 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.

Comparative reclassification
The 2024 opening balances and comparative figures have been reclassified to present sale income, and some related expenditure, associated with operating the Coffee Counter and Pantry as Unrestricted (Designated) funds rather than Restricted funds. Additionally, the income has been reclassified as Charitable Activities rather than Other Trading Activities. Any donations given specifically for these activities have remained in Restricted funds. This reclassification has no effect on total income, total expenditure, net movement in funds or the total funds previously reported for 2024.

The opening balance for Unrestricted (Designated) funds has increased by £7,878 and the Restricted fund opening balance decreased by the same amount. In the 2024 comparative figures £27,409 of income and £19,530 of expenditure was reclassified from Restricted to Unrestricted (Designated).

Notes to the Financial Statements
For the year ended 31 December 2025

2. Income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Donations and legacies				
Gift Aided Donations	121,816	3,477	125,293	133,521
Donations	20,940	10,831	31,771	31,581
Tax Recovered	31,974	967	32,941	35,290
Offering	18,036	761	18,797	15,265
Bequest / Legacy	-	-	-	17,500
Total	**192,766**	**16,036**	**208,802**	**233,157**
Charitable Activities				
Coffee Hub Sales	19,016	-	19,016	23,273
Pantry Membership Sales	5,779	-	5,779	4,136
Fees/Contributions	-	5,389	5,389	6,132
Other Income	-	6,187	6,187	2,685
Total	**24,795**	**11,576**	**36,371**	**36,226**
Other trading activities				
Letting Income	43,518	-	43,518	35,200
Total	**43,518**	**-**	**43,518**	**35,200**
Investment Income				
Bank Interest	1,392	2	1,394	1,518
Total	**1,392**	**2**	**1,394**	**1,518**
Grand Total	**262,471**	**27,614**	**290,085**	**306,101**

Notes to the Financial Statements
For the year ended 31 December 2025

3. Expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Charitable Activities				
Staff Costs (see note below)	182,298	-	182,298	163,203
Equipment/Materials	22,315	12,452	34,767	43,887
Building Maintenance	16,027	2,774	18,801	19,822
Utilities	18,640	72	18,712	22,371
Subs/Fees	8,096	4,850	12,946	9,805
Youth & Children	3,253	2,678	5,931	6,127
Staff Expenses	2,705	2,004	4,709	1,499
Insurance	4,461	-	4,461	4,433
Office/Printing etc	2,567	120	2,687	1,540
Grants/Gifts (see note below)	1,142	1,523	2,665	1,538
Depreciation (Equipment)	2,378	-	2,378	3,662
Training	1,949	63	2,012	-
Publicity	1,266	304	1,570	906
Operating Lease (Photocopier)	1,281	-	1,281	1,498
Ind. Examiner's Fee	1,080	-	1,080	1,100
Preaching Fees	568	-	568	120
Other	-	(45)	(45)	491
Coffee Hub Costs	-	-	-	(229)
Building Development	-	-	-	-
Total	**270,026**	**26,795**	**296,821**	**281,773**

Notes to the Financial Statements
For the year ended 31 December 2025

3. Expenditure on charitable activities (continued)

3a. Staff Costs

	2025	2024
	£	£
Gross pay	162,502	141,894
Pension contributions	10,417	9,756
Employers NI	18,627	13,200
Employment Allowance	(10,500)	(5,000)
Staff Training	320	2,580
Other Payroll Costs	932	773
Total	**182,298**	**163,203**

Of which the following was paid in respect of key management personnel:

	£	£
Total	**157,207**	**140,322**

The average number of staff employed during 2025 is:

Average Head Count	-	6	(2024 – 5)
Average Full Time Staff	-	4	(2024 – 4)
Average Part Time Staff	-	2	(2024 – 1)
Average Full-time Equivalent	-	5	(2024 – 4.5)

No employees (2024: none) received employee benefits (excluding employer pension costs) of more than £60,000 during the year.

There was no material liability for paid annual leave or sick leave at the end of the reporting period (2024: none), and so no liability has been included in the accounts.

The Church participates in the Baptist Pension Scheme, which provides defined contribution pension benefits. Pension contributions charged to expenditure during the year amounted to £10,417 (2024: £9,756).

Notes to the Financial Statements
For the year ended 31 December 2025

3. Expenditure on charitable activities (continued)

3b. Analysis of Grants

Grants by Recipient Type	£
Grants to Institutions	880
Grants to Individuals	1,785
Total	**2,665**

Grants by Nature of Activity	£
Alleviation of Suffering/Poverty	2,115
Christian Outreach	550
Total	**2,665**

Grants by Institution	£
George Muller Charitable Trust	375
Link to Hope	125
London Baptist Association	125
Disasters & Emergency Ctee	125
The Lunchbowl Network	80
Other	50
Total	**880**

4. Tangible Fixed assets

Cost or valuation	**Freehold land and buildings**		
	Church	**Manse**	**Total**
	£	**£**	**£**
At 1st January 2025	1,602,527	500,000	**2,102,527**
At 31st December 2025	1,602,527	500,000	**2,102,527**

The church land and buildings are carried at deemed cost of £1,602,527 under the cost model. The manse is carried at its 2021 valuation of £500,000. The trustees review the manse's carrying value annually and obtain a fresh valuation at least every five years, with the next valuation due in 2026.

The trustees also reviewed the estimated residual values of the church building and manse at 31 December 2025 and concluded that these remained at least equal to their respective carrying amounts. Accordingly, no depreciation charge has been recognised for the year.

Notes to the Financial Statements
For the year ended 31 December 2025

4. Tangible Fixed assets (continued)

Cost or valuation	Equipment, Furniture & Fittings					
	Acq'n Cost @ 31/12/24	Deprec'n @ 31/12/24	Net Book Value @ 31/12/24	Acq'ns during 2025	Deprec'n during 2025	Net Book Value @ 31/12/25
	£	£	£	£	£	£
Equipment	35,877	32,551	**3,326**	0	2,378	**948**

All of the fixed assets are either used for direct charitable purposes or for raising funds.

5. Debtors and prepayments

	2025 £	2024 £
Prepayments	7,123	2,366
Gift Aid Tax Receivable	7,340	9,230
Lettings Receivable	7,180	6,014
Other Debtors	4	0
Total	**21,647**	**17,610**

Prepayments consist of insurance policies and music licenses incepting in 2025 but covering part of 2026, plus the deposit on a replacement coffee machine which was delivered in 2026.

Debtors consist of £7,340 tax recoverable on Gift Aided donations and £7,180 invoiced charges related to the hire/use of the church building in 2025 (all received during 2026).

6. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	4,097	3,977
Trade Creditors	1,913	3,040
Total	**6,010**	**7,017**

Accruals & Trade Creditors includes general purchases of services, equipment or materials which were purchased in 2025 but for which the invoice was not received, or payment not made, until early 2026, and accrued independent examination fees of £1,100.

Notes to the Financial Statements
For the year ended 31 December 2025

7. Fund description and movements

7a. Unrestricted Funds – Current year

Fund Name	Balance at 1st Jan 2025	Income	Expenditure	Transfers	Balance at 31st Dec 2025
	£	£	£	£	£
Unrestricted Funds	111,973	237,676	250,543	-	99,106
Designated Funds					
Hub Trading	7,878	24,795	17,644	-	15,029
Plummer Bequest	5,850	-	1,175	-	4,675
Global Legacy Fund	664	-	664	-	-
Property Fund	2,102,527	-	-	-	2,102,527
Total Designated Funds	**2,116,919**	**24,795**	**19,483**	**-**	**2,122,231**
Total Unrestricted Funds	**2,228,892**	**262,471**	**270,026**	**-**	**2,221,337**

Unrestricted Funds - Prior Year

Fund Name	Balance at 1st Jan 2024	Income	Expenditure	Transfers	Balance at 31st Dec 2024
	£	£	£	£	£
Unrestricted Funds	99,234	246,004	233,265	-	111,973
Designated Funds					
Hub Trading	-	27,408	19,530		7,878
Plummer Bequest	5,850	-	-	-	5,850
Global Legacy Fund	664	-	-	-	664
Property Fund	2,102,527	-	-	-	2,102,527
Total Designated Funds	**2,109,041**	**27,408**	**19,530**	**-**	**2,116,919**
Total Unrestricted Funds	**2,208,275**	**273,412**	**252,795**	**-**	**2,228,892**

Descriptions of the main designated funds are as follows:

Hub Trading Fund: This fund represents unrestricted income from Coffee Counter sales and Pantry membership subscriptions, together with the associated expenditure. The trustees have designated the accumulated surplus to support the continuing operation and development of these activities.

Notes to the Financial Statements
For the year ended 31 December 2025

7. Fund description and movements (continued)

Plummer Bequest Fund: This fund represents an unrestricted legacy which the trustees have designated to support young people from the church undertaking mission training or mission trips, and other mission-related activities.

Property Fund: This fund represents unrestricted resources invested in the church buildings and manse and equals their carrying amounts in the accounts.

Global Legacy Fund: This fund represented an unrestricted legacy designated by the trustees for projects and activities which further the objectives of the church. The remaining balance of £664 was fully spent during 2025.

7b. Restricted Funds

Current Year

Fund Name	Balance at 1st Jan 2025	Income	Expenditure	Transfers	Balance at 31st Dec 2025
Restricted Funds					
Hub Trading	-	7,977	7,977	-	-
Creche Refurb	(74)	2,800	2,726	-	-
Publicity Revamp	5,358	-	2,701	-	2,657
Mothers & Toddlers	2,583	3,322	2,115	-	3,790
Covid 19 Relief Fund	2,004	-	2,004	-	-
Boys' Brigade	1,353	834	1,927	-	260
Baby Bank	1,050	5,877	1,101	-	5,826
Christmas Boxes	1,231	36	991	-	276
Girls' Brigade	890	1,399	482	-	1,807
Fellowship Fund	267	188	455	-	-
Home Mission	-	173	125	-	48
Heating Fund	(122)	125	-	-	3
Building Fund	1,001	-	-	-	1,001
Other Funds	831	4,883	4,191	-	1,523
Total Restricted Funds	**16,372**	**27,614**	**26,795**	**-**	**17,191**

Notes to the Financial Statements
For the year ended 31 December 2025

7 Fund description and movements (continued)

7b. Restricted Funds (continued)

Prior Year

Fund Name	Balance at 1st Jan 2024	Income	Expenditure	Transfers	Balance at 31st Dec 2024
Restricted Funds					
Hub Trading	590	7,041	7,631	-	-
Heating Fund	-	3,478	3,600	-	(122)
Covid 19 Relief Fund	4,808	-	2,804	-	2,004
Mothers & Toddlers	1,417	3,642	2,476	-	2,583
Boys' Brigade	1,903	1,750	2,300	-	1,353
Christmas Boxes	-	3,527	2,296	-	1,231
Publicity Revamp	-	6,250	892	-	5,358
Baby Bank	515	1,391	856	-	1,050
Home Mission	-	569	569	-	-
Girls' Brigade	507	740	357	-	890
BMS	-	407	407	-	-
Fellowship Fund	546	-	279	-	267
Building Fund	1,001	-	-	-	1,001
Creche Refurb	-	-	74	-	(74)
Other Funds	1,374	3,894	4,437	-	831
Total Restricted Funds	**12,661**	**32,689**	**28,978**	**-**	**16,372**

Descriptions of the main restricted funds are as follows:

Hub Restricted Fund: This fund represents donations and grants restricted by donors to supporting the Coffee Counter and Pantry. Expenditure is charged to the fund only where it meets the purposes specified by the relevant donor or grant provider. Coffee Counter sales and Pantry membership subscriptions are accounted for separately within the unrestricted designated Hub Trading Fund.

The **Building Fund** represents funds given specifically for the church building re-development project and maintenance of the church building.

The **Boys' Brigade, Girls' Brigade** and **Mothers & Toddlers** funds are held separately for the running of each organisation under the auspices of the church.

Notes to the Financial Statements
For the year ended 31 December 2025

7. Fund description and movements (continued)

7b. Restricted Funds (continued)

The **Publicity Revamp** fund was money given towards the refresh of the church's website and other publicity material. This project will be completed during 2026.

During 2025 the crèche room was re-decorated and re-furnished to enable the room to be used throughout the week by the local Library Service. The **Creche Refurb** fund represents the money received from Croydon Libraries to fund the refurbishment and the expenditure to carry it out.

The **Baby Bank** fund represents donations and grants given specifically to support the work of the baby bank, operating as part of the Hub.

The **other funds** (e.g. BMS, Home Mission) represent monies given to the church for other charitable organisations that the church has chosen to support, in response to appeals throughout the year.

8. Pension arrangements

The church makes employer contributions to the Baptist Pension Scheme and The People's Pension. Employer pension contributions for the year amounted to £10,367 (2024: £9,746).

Employee pension contributions deducted from salaries amounted to £10,446 (2024: £9,681) and relate to the Baptist Pension Scheme and The People's Pension.

Pension contributions outstanding at the year-end amounted to £nil (2024: £nil) and are included within creditors.

9. Related party transactions and trustee's expenses and remuneration

No trustees were remunerated or received benefits as part of their role as trustees.

The following trustees were also employed by the church in the following capacities and as such received remuneration as part of their employment:

Mr Jonathan Hills (Senior Minister)
Gross Salary - £39,477 (2024: £38,179)
Employer Pension Contributions - £4,959 (2024: £4,817)
Was also provided with manse accommodation, which for the purposes of pensionable income was valued at £7,741.

Notes to the Financial Statements
For the year ended 31 December 2025

9. Related party transactions and trustee's expenses and remuneration (continued)

Mrs Sara Kennett (Minister)

Gross Salary (incl. accommodation allowance) - £35,226 (2024: £34,335)

Employer Pension Contributions - £3,523 (2024: £3,433)

The remuneration of minister-trustees is permitted within the church's governing document, dated March 2019.

The following close relatives of trustees were employed by the church in the following capacities:

Mr Stuart Kennett (Youth Worker) – husband of Mrs Sara Kennett

Gross Salary - £31,526 (2024: £30,490)

Employer Pension Contributions - £759 (2024: 727)

No trustees incurred expenses whilst fulfilling their role as trustees.

The trustees made aggregate unrestricted donations totalling £29,005 (2024: £27,617).