Margate Baptist Church (Cecil Square)

ANNUAL REPORTS
&
ACCOUNTS



Year ended 31st December 2025

MBC Registered Charity No: 1169447

Legal & Administrative Details

Charity Name:	Margate Baptist Church
Charity Number:	1169447
Charity Address:	4 Cecil Square Margate Kent CT9 1BD
Trustees:	Andrew Foster
	Ann Hilton
	Anthony Wait
	Brian Withrington
	Elizabeth Bradshaw
	Gavin Hall
	Janet Bolton
	Judith Cro
	Philip Graham
	Rev. Stephen Smith (Appointed 01/09/2025)
Independent Examiner:	Sarah Gent

Trustees Report

Objects of the charity

The object of the charity is to proclaim the Gospel of Jesus Christ, and to promote daily Christian living both in Margate and the rest of the world.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity\s main activities and achievements were as follows:

Services are held each Sunday and a variety of activities are held during the week for all age groups. From January to August the Church was in an interregnum but from 1st September the Church has a minister full time. The church has 1 elder and 8 deacons who are elected for three years. Other leaders and officers for church activities require church meeting approval. Other positions are filled by volunteers. The church employs a part time caretaker. A secretary report will be added to the end of this report.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

Total income for the year £82,011. Total expenditure for the year was £134,227. This gave a loss of £52,216. This was due to decorating and repair work for the manse to be lived in again. We also paid for a minister from September to December which increased our costs. Most giving from members in on-line with a small amount of cash coming from a retiring offering box that is available for those still wanting to pay in cash. The church still supported Baptist world mission and Home mission during the year by donating 10% of income to these causes and other donations on top. We employed a caretaker and from January to October we used a cleaning agency for cleaning . This has now ceased and cleaning is done by the caretaker and volunteers.

Reserves Policy

The charity aims to hold a minimum of £30.000 (which is approximately [3] months of expenditure) as unrestricted cash, so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £40,880.

Signature

This report was approved by the trustees, and is signed on their behalf by:

Name JUDITH CROO

Signature



Date 16/3/2026

Margate Baptist Church Finance Report 2025

Total income for the year was £82,011. Total expenditure for the year was £134,227

This was a loss of £52,216 for the year.

This was mainly due to refurbishing the manse to make it possible for our new minister to move in. The total cost for refurbishing the manse was £60,742. The moved in on 22nd August 2025. This means from September we were paying for a full-time minister. From January- August we paid an amount for people to come and preach on a Sunday morning.

Most giving from the membership and congregation is on line but we still have a retiring offering for those people that prefer to give in cash.

The church still supported Baptist world Mission and Home Mission during the year by donating 10% of our income to the 2 charities and other extra donations.

We employed a caretaker and had a cleaning agency from January to October, but this ceased due to high costs. The cleaning is now done by the caretaker and volunteers.

We have a reserves policy that is reviewed annually. That policy was reviewed this year, and we decided to keep a reserve of £30,000 going forward, which would cover expenses for 3 months of employee pay and church running expenses and repairs.

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the 2024 financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current and previous financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister(s) [and some members of the church staff] is / are eligible to join the Scheme.

The treasurer continues to use Expense plus for entering all transactions during the year.

I would like to thank Averell Scott for helping with on-line banking and Gift aid.

Judy Cro

Margate Baptist Church

Secretary's Report 2025

For us at Margate Baptist Church 2025 began much as 2024 ended still without a minister but trusting that God had a plan for us. We still enjoyed and were very grateful for the guidance and friendship of our Moderator Reverend Russell Braund helping us week by week.

Church events continued as they had done previously, led by the same faithful servants of the Lord. Little Fishes continued to meet on Thursdays with varying numbers now that younger children can have free nursery places. We are very grateful to Rose and Alex for all the work they do with these little children and their parents. Messy Church also continued to meet every other month on a Saturday afternoon often with more than 50 people attending and again we are very grateful to Rose, Alex, Cassandra, Ted and Jodie for giving up their Saturday afternoons so willingly. Girls' and Boys' Brigades continued to meet on Fridays, challenging and encouraging young people and helping them to grow in friendship with each other, developing their leadership skills and teaching them about the God who loves them. The Brigades continued to hold a parade service once a month after which, weather permitting, the band led the rest of the company on a short parade through the streets. The band played for several events in the town: helping the Greek community with their Blessing of the Seas service, accompanying the scouts at their St. Georges day event at Dreamland and assisting at the town Remembrance Sunday Parade. This year, the band also played at both the town's VE day and VJ day celebrations and joined with the London massed bugle band in the national VE day celebrations. The band also played at the Lady Mayor's parade in November. At Christmas the band supported Broadstairs College Christmas event, assisted Ramsgate Scouts with their Christmas event and played in the Old Town. Camps were held during the summer months for a time of fun and fellowship together. They also took over Kairos for a day as part of the GB national fundraising challenge, using the same day as a band training day and allowing the junior sections to take part in the BB's Big Junior Sleepover. We are so grateful to those leaders who give so freely and willingly of their time to help each child and young person week by week and we are also thankful for the support and friendship of parents and members of the wider church family. Youth club continued to meet once a month and while most of the members belong to the Brigades there are sometimes other visitors too. Thank you, Noah and Cassandra for giving up your Saturday evenings. For the older members of the church family Thursday afternoon fellowship meets twice a month and coffee mornings are held twice a week throughout the year. Many, many thanks are owed to Pat and Freda for all that they do each week.

Easter was celebrated with a Maundy Thursday reflection led by our Elder Andy, a Good Friday Walk of Witness through the town, joining with other Margate churches starting at New Life Family Church and ending at the Salvation Army Citadel. Easter Sunday was celebrated with an early communion service followed by breakfast and continuing with an Easter celebration, both services led by Revd Russell Braund.

Harvest was celebrated in October, with gifts of tins and packets given to Thanet Food Link and fresh produce given to the MI Community shop. Again, we are grateful to Cassandra for decorating the church and gathering together and distributing the produce given. We collect items for Thanet Foodlink throughout the year and Cassandra regularly takes filled boxes to the distribution centre for which we again say a big thank-you.

Christmas events again involved many of the young and not so young presenting the nativity story during a Christmas café church, Carols by Candlelight was well attended and a family service was held on Christmas Day.

We were able to purchase and deliver Christmas gifts for our more elderly and housebound friends and encourage all those who were able, to bring gifts of sweets and chocolate to be given to Thanet Food Link so that those who had to use their service at Christmas time could share in some Christmas treats.

The Collier family held their coffee day in August and their always popular Christmas Fayre. Both these events raise money for charities that is given directly.

We continued to be blessed by the help of Reverend Russell Braund as we looked towards the time when we would have a new minister. In March we received an expression of interest, the first one for some six months and we arranged to meet this prospective minister. After listening to him it was decided to ask him to come and preach, to see if both he and we felt that it might possibly be the right thing for him to do to come to Margate. After a very interesting Palm Sunday service that was well received and a follow up meeting with a small group of people, where we learned much more about him and he about us, an invitation to preach again and to meet various people, on a Friday evening with the Brigades, and with the whole church fellowship on the Sunday over lunch was given and accepted. This time proved to be very successful and after a special church meeting the Revd Steve Smith was invited to become our new minister. He accepted the invitation and was formally inducted into the pastorate here at Cecil Square on the 6th of September. These early months of Steve's ministry have been a blessing to all of us as we have got to know him and his wife Caz.

Prior to their move to Margate, it was necessary to spend a considerable sum of money giving the Manse some much needed updating, so that Steve and Caz would have a comfortable and welcoming place to live. This year it was decided to put the Gift Day offerings towards this, after our usual tithe to Baptist World Mission and Home Mission.

There have been other necessary repairs made to areas of the church during the year with woodworm treatment, some electrical repairs, and some work on the hall roof to stop the rain coming in. We are again grateful to Brian and Philip for all their expertise in overseeing these matters.

Kairos continues to operate as a Renew Wellbeing session on Tuesdays. Once a month Citizens Advice are available during the session offering help and advice to anyone who is need. Sadly, the cafe no longer opens on Saturdays. Porchlight unfortunately had to leave us as their funding ceased and their Open Door hubs can no longer operate. Changing Minds Kent were able to open in a similar way for a few months but closed when their funding ended too. During the last few months of the year an upstairs room was rented by Youth with a Mission.

At the March members meeting Judy Cro was re-elected as treasurer and Ann Hilton was re-elected as secretary both for a further year. At the November election of elder and deacons Andy Foster was re-elected as an Elder, Ann Hilton was re-elected as a Deacon and Judy Cro was also elected as a Deacon, all for a period of three years.

Our membership was 51 at the close of the year.

We look forward in the coming year to what God has planned for us under Steve's stewardship and once again we thank Him for the blessings we have received in the past.

Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus. 1Thessalonians 5:16-18

ACH December 2025

Independent Examiners Report

I report to the trustees on my examination of the accounts of Margate Baptist Church ('the charity') for the year ended 31/12/2025.

Responsibilities and Basis of Report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Independent Examiner's Details

Name: Sarah Gent FMAAT MICB AATQB Pm.Dip

Address: 15 Wheatsheaf Square
Whitfield
CT16 3GU

Name Sarah Gent

Signature 

Date 20.3.2026

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	56,421	310	56,731	53,160
Gift Aid	10,130	0	10,130	11,546
Grants	0	0	0	0
Charitable Activities				
Event Income	717	0	717	681
Investments				
Bank Interest	2,705	0	2,705	2,992
Trading Activities				
Rental Income	8,925	0	8,925	8,500
Sales	0	0	0	0
Other				
Loans Received	0	0	0	0
Other Income	2,803	0	2,803	3,024
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
Total receipts	81,701	310	82,011	79,903
Payments				
Charitable Activities				
Activities	147	0	147	513
Admin	13,605	0	13,605	13,105
Advertising	0	0	0	0
Bank Charges	60	0	60	62
Event Costs	0	0	0	0
Gifts Given	4,079	3,837	7,916	6,748
Other Expenditure	20,892	0	20,892	4,510
Premises	68,525	0	68,525	31,033
Staff Costs	23,082	0	23,082	10,337
Governance Costs				
Governance Costs	0	0	0	0
Other				
Fixed Asset Purchases	0	0	0	0
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
Total payments	130,390	3,837	134,227	66,307
Net Receipts / Payments (before transfers)	-48,689	-3,527	-52,216	13,595
Fund Transfers In	0	4,919	4,919	4,683
Fund Transfers Out	4,919	0	4,919	4,683
Net Movement of Cash Funds	-53,608	1,392	-52,216	13,595
Total Cash Funds Brought Forward	94,488	10,412	104,900	91,304
Total Cash Funds Carried Forward	40,880	11,804	52,684	104,900

Represented By				
General (Unrestricted)	28,336	0	28,336	72,251
BWM (Restricted)	0	2,783	2,783	3,350
HMF (Restricted)	0	2,534	2,534	574
Building (Designated)	0	0	0	0
Communion (Designated)	777	0	777	865
Senior Care (Restricted)	0	5,132	5,132	5,132
Transition Fund (Restricted)	0	1,356	1,356	1,356
Legacy (Designated)	1,087	0	1,087	9,750
Gift day 2021 use (Designated)	3,984	0	3,984	3,984
Mercy ships (Designated)	20	0	20	20
Gift day 2023 (Designated)	0	0	0	3,661
Gift day 2025 (Designated)	6,677	0	6,677	0
Ivan lane memory (Designated)	0	0	0	0
Gift Day 2024 (Designated)	0	0	0	3,957

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	28,336	0	28,336	72,251
BWM (Restricted)	0	2,783	2,783	3,350
HMF (Restricted)	0	2,534	2,534	574
Building (Designated)	0	0	0	0
Communion (Designated)	777	0	777	865
Senior Care (Restricted)	0	5,132	5,132	5,132
Transition Fund (Restricted)	0	1,356	1,356	1,356
Legacy (Designated)	1,087	0	1,087	9,750
Gift day 2021 use (Designated)	3,984	0	3,984	3,984
Mercy ships (Designated)	20	0	20	20
Gift day 2023 (Designated)	0	0	0	3,661
Gift day 2025 (Designated)	6,677	0	6,677	0
Ivan lane memory (Designated)	0	0	0	0
Gift Day 2024 (Designated)	0	0	0	3,957

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property	No3 and No.5 Cecil square.	303,000	0	303,000	302,350
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings	Valued Sept 1995	1,169,000	0	1,169,000	1,169,000
Music & PA Equipment		24,000	0	24,000	24,661
Computers & IT		12,000	0	12,000	12,107
Furniture		43,000	0	43,000	43,591
Motor Vehicles		0	0	0	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year

Loans Outstanding		0	6,500	6,500	6,750
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		400	0	400	400
Other		0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name ANN HILTON

Signature

Date 07.04.2026

Notes to the Accounts

Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

Transactions to Related Parties

There were no payments made to Trustees other than the minister.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	72,251	69,545	108,937	-4,524	28,336
Total	72,251	69,545	108,937	-4,524	28,336
Designated					
Building (Designated)	0	0	0	0	0
Communion (Designated)	865	480	568	0	777
Legacy (Designated)	9,750	5,000	13,663	0	1,087
Gift day 2021 use (Designated)	3,984	0	0	0	3,984
Mercy ships (Designated)	20	0	0	0	20
Gift day 2023 (Designated)	3,661	0	3,661	0	0
Gift day 2025 (Designated)	0	6,677	0	0	6,677
Ivan lane memory (Designated)	0	0	0	0	0
Gift Day 2024 (Designated)	3,957	0	3,561	-396	0
Total	22,236	12,157	21,453	-396	12,544
Unrestricted Total	94,488	81,701	130,390	-4,919	40,880
Restricted					
BWM (Restricted)	3,350	310	3,337	2,460	2,783
HMF (Restricted)	574	0	500	2,460	2,534

Senior Care (Restricted)	5,132	0	0	0	5,132
Transition Fund (Restricted)	1,356	0	0	0	1,356
Total	10,412	310	3,837	4,919	11,804
Restricted Total	10,412	310	3,837	4,919	11,804
TOTAL	104,900	82,011	134,227	0	52,684