Treasurers report 2025

This report sets out the key figures recording the income and expenditure of the church from 1st January 2025 to 31st December 2025. They have not yet been audited by an external auditor. However, the amount of money we have in the bank is confirmed by bank statements and will not change. We ended the year with just over £123,000 in the bank. This is considerably more than the Baptist Union recommends but that situation will change when we no longer gain income from the manse later in 2026.

There are three tables attached.

Balance sheet

This is in our case is not very relevant. It captures what the organisation is 'worth' at a particular date by listing assets and debts. We do not have any outstanding debts. The assets are a combination of the cash we have available in our bank accounts and property.

The properties listed are the manse and the church building. The buildings technically belong to the Baptist Union so whether or not they should appear on our balance sheet is debatable. The figures are intended to be rebuilding costs rather than the market value of the manse and the church. They were last valued by the Baptist Union in 2016.

If the buildings are counted as belonging to the church then we are 'worth' £1,283,365.

The most useful figure on the balance sheet is the cash in hand sum of £118,150.

Income and Expenditure Sheet

As the title suggests this table lists all the income and expenditure for the year.

There are five sections on the financial statements. The first two refer to 'Restricted' giving. This is the sums of money that have been given for a specific purpose. In our case we have two restricted funds. One is called the 'Pastors Fund'. This is used to help to meet the needs of those known to the pastor. The other fund is the proceeds of recent Gift Days that we have given to Tek Ura. The money has been given to them so the auditor may well agree to us moving this money into the General Fund. We will then close that restricted account.

The table summarises our income and outgoings. There are some numbers under the heading of Notes. Each number refers to a separate table that provides more details. Finally, this sheet sets out the balance carried forward to the start of 2026.

Our regular, faithful giving amounted to just under £62,000, a decrease on the previous year as some of the larger church donors left the church. Overall, we generated a

‘surplus’ in 2025. One large contributing factor to that has been another full year’s rental income from the manse.

We spent just over £23,000 on the church buildings last year. This included works on the installation of solar panels and improved car park lighting. We will continue to keep up a high standard of equipping our main worship centre.

Giving to mission

The trustees have committed us to giving away about 10% of our income to mission, mainly overseas. In addition to that, we have received some money that has been raised for specific missions and other charities. The table shows that we have reduced the number of organisations we have supported. Our biggest giving (£9,852) has been to the Albanian charity, Tek Ura. We have committed to this level of support for three years up to 2026, and have worked to ensure that our relationship develops into a significant partnership who display the love of Jesus in their area. In total we have given £10989 to mission – well above our 10% target (which we nominally calculate as £8,000).

As mentioned above the manse has been rented out for the whole of 2025 and has produced a net rental (once maintenance and letting fees are deducted) of £21,226. We have needed to spend very little on maintenance.

Our Gift Aid tax refund from HMRC of £14,693 is a significant sum of money. Just about all of our regular giving can trigger a rebate. To make a claim we simply send to HMRC the name, address of each Gift Aid donor and the amount that each has given over the year. We are also able to claim on cash giving up to a value of £30 per gift. HMRC are very punctual in sending us the refund.

Summary

Our financial position is very sound. We have managed to keep our buildings in good condition and have made some improvements. We have supported a Pastor for half a year and a part-time Families Worker through the generosity of our members for which we are most thankful.

2026 will bring its own challenges as we will lose our rental income on the manse as we welcome in our new pastor and family. We start from a position of a significant reserve which we can draw on for a period of time. However, it is imperative that the church grows numerically and by giving to support the growing needs of the future.

Holmer Green Baptist Church

Income and Expenditure for year ending 31st Dec 2025

		2025	2024	2024 code
		£	£	
Restricted (Pastor's) Fund				
Balance brought forward		**330.91**	745.91	
Receipts	**(Note 3)**	**-**	50.00	25
Direct Charitable Expenditure		**-**	465.00	26
Balance carried forward		**330.91**	330.91	
Restricted (Gift Day) Fund				
Balance brought forward		**2,628.36**	6,000.00	
Receipts		**240.00**	5,168.36	55
Transfer to General Fund for Tek Ura		**-**	8,540.00	
Balance carried forward		**2,868.36**	2,628.36	
General Fund				
Receipts				
Weekly Offerings		**61,923.72**	66,648.59	
Other donations received		**-**	0.00	
Other raised income for mission	**(Note 2)**	**759.21**	3,210.95	
Other income	**(Note 3)**	**41,946.50**	48,440.80	
Transfer from Restricted Fund (Tek Ura)		**-**	8,540.00	
Total		**104,629.43**	126,840.34	
Direct Charitable Expenditure				
Cost of services		**2,580.30**	5,038.07	
Ministry		**29,928.12**	43,637.83	
Church / Manse upkeep	**(Note 4)**	**23,248.65**	21,093.71	
Other causes	**(Note 2)**	**17,026.34**	16,934.96	
Other expenses	**(Note 5)**	**10,749.54**	10,015.51	
Purchase of assets		**5,214.98**		
Total		**88,747.93**	96,720.08	
Surplus/deficit for the year		**15,881.50**	30,120.26	General Fund only
Balance brought forward		**99,069.78**	68,949.52	
Surplus/deficit for the year		**15,881.50**	30,120.26	
Balance carried forward		**114,951.28**	99,069.78	
All Funds balance carried forward		**118,150.55**	102,029.05	

Holmer Green Baptist Church

Balance sheet

	Note	2025	2024
		£	£
ɛed (non-monetary) Assets	**6**		
Church and Manse			
Church Held for church's own use		**985,215**	980,000.00
Manse Held for investment		**180,000**	180,000.00
		1,165,215	1,160,000.00
ɔnetary assets			
Lloyds current account		**15,432**	15,717.99
Lloyds Instant Access account		**29,910**	15,105.39
Lloyds Instant Access Online account			-
BU Corp 7 day account (opened Jan 2023)		**28,549**	28,258.76
BU Corp 3 month account (opened Jan 2023)		**44,259**	42,946.91
Cash in hand		**118,150.55**	102,029.05
ɔn Monetary assets		**1,165,215**	1,160,000.00
tal assets		**1,283,365.53**	1,262,029.05

Holmer Green Baptist Church
Notes to the Financial Statements

1 Accounting policies

Basis of accounting

These accounts have been prepared under the historical cost convention and applicable accounting standards, and in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice (SORP 2005) and the Charities Act 1993.

Basis of Property Valuations

The church and manse are revalued as per Baptist Union recommended figures every 5 - 7 years when they carry out a review. The last review was conducted on 19th December 2016.

Status of Charity

The charity was formally registered with the Charity Commissioners in 1996.

Cash Flow Statement

The trustees have taken advantage of the exemption conferred by the Financial Reporting Standard Number 1 and have not prepared a cash flow statement on the basis that this is a small charity.

2 Other Causes

	2025 Raised £	**2025 Given £**	2024 Raised £	2024 Given £
Raised For Missions supported			1731.19	
BMS World Mission		**120.00**		120.00
Home Mission				
Leprosy Mission				105.00
Spurgeons				
Operation Agri				
Rope/Project Possible				
Wycombe Youth for Christ		**575.00**		300.00
Books/leaflets given away				20.00
One Can Trust				
Tearfund				
Everylife International		**200.00**		350.00
Tek Ura (Stewardship)		**9852.00**		10434.00
Wycombe Homeless Connection				83.36
Restore Hope		**242.00**		200.00
Afternoon Fellowship	**16.00**			
Who Let the Dads Out	**70.52**	**7.52**	149.66	232.13
Pop In		**1,253.95**		1,547.87
Events		**168.81**		1,596.39
Junior Church				336.35
Playmates / Toddlers	**672.69**	**119.79**	1,230.10	1,083.68
Schools				197.94
Youth Club		**1783.61**	100.00	132.89
Simply Walk (exp)				195.35
Others		**2703.66**		
	759.21	**17,026.34**	3,210.95	16,934.96
	-	-		

3 Other Income

	2025 £	2024 £
Pop In (Inc)	**1,235.86**	2,802.20
Use of Premises General	**867.00**	1,015.00
Events		1,147.66
Interest	**1,713.82**	2,391.73
HMRC Refund	**14,693.43**	15,105.39
Simply Walk (Inc)	**1,073.52**	2,106.27
Other Income	**1,136.47**	3,361.93
Manse Rental	**21,226.40**	20,510.62
Refund of fees	**0.00**	0.00
	41,946.50	48,440.80

Holmer Green Baptist Church
Notes to the Financial Statements

4 **Church & Manse Upkeep**	**2025**		2024
	£		£
Water charges : manse / church	**0.00**		0.00
Electric / gas : manse / church	**5,056.07**		2,538.57
Telephone / broadband	**450.20**		588.53
Insurance	**1,957.80**		1,895.82
Repairs and purchases (general)	**15,784.58**		16,070.79
Manse Expenses	**0.00**		0.00
	23,248.65	-	21,093.71

5 **Other Expenses**	**2025**		2024
	£		£
General Administration / Sundries	**653.20**		2,732.01
Fees and subscriptions	**2,818.80**		2,246.21
Cleaning and catering	**3,487.10**		2,410.94
Photocopying and printing	**2,788.75**		1,653.98
CCLI	**1,001.69**		972.37
	10,749.54	-	10,015.51

6 Non-monetary assets held for the church's own use

The church is the beneficial owner (subject to relevant trusts) of the following assets,
the legal title of which is held by The Charities Custodian Trustee, The Baptist Union Corporation.
These assets are stated at insured values. Last valuation by Baptist Union 19th December 2016.

	2025		2024
	£		£
Church and contents: Church held for church's own use	**985,215**		980,000
Manse: 6 Weathercock Gardens, Held as investment	**180,000**		180,000
	1,165,215	-	1,160,000

During the year, there were additions of £5,214.98 to Church and contents (2024: Nil). Historical cost of additions is £5,214

The accounts and statement of assets and liabilities (balance sheet) as set out in
pages 1 to 6 inclusive for the year ending 31st December 2025 are as approved by the Deacons.

Signed (Church Secretary) Date:

Holmer Green Baptist Church

Independent examiner's report to the trustees

On the accounts for the year ended 31 December 2025

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 201 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts as set out on the following 7 pages, under 145 of the 2011 Act
- To follow the procedures laid down in the General Directions given by the Chaity Commission(under section 43(7)(b) of the 1993 Act and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence in an audit, andconsequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below:

Independent examiner's statement

In the course of my examination no matters have come to my attention:

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

*to keep accurate 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 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.

Philip Roberts. 21Partridge Close, Chesham. HP5 3LH 23 August 2026