Charity Registered Number: 1186233

Southside Baptist Church CIO

Report and Accounts
For the year ended
31 December 2025

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Trustees' Annual Report

The trustees present their annual report together with the receipts and payments accounts of the charity for the year ended 31 December 2025.

Reference and administrative details

Full name of the charity	Southside Baptist Church
Working name	Southside Baptist Church
Legal form	Charitable Incorporated Organisation (CIO)
Charity registered number	1186233
Principal address	24 Westbrook Road Thornton Heath CR7 8PS

Objectives and activities

Summary of the objects of the charity as set out in its governing document

The objects of Southside Baptist Church are:

1. The advancement of the Christian faith in accordance with the "Basis of Faith"; and
2. Such other charitable purposes that in the opinion of the Trustees shall further the work of the Church.

Public benefit

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. Details of how the charity's activities deliver public benefit are given in the summary of main activities below.

Summary of the charity's main activities in relation to its objects

Southside Baptist Church is an active community church serving the areas surrounding Northwood Road and Westbrook Road in Thornton Heath. The church continues to fulfil its key mission by addressing the spiritual, practical and charitable needs of the local community.

Church services are held on Sunday mornings and evenings, providing opportunities for in-person worship and spiritual engagement with the Pastor. For those unable to attend in person, services are also made available online.

The church supports the local community through its community events and distributes food, clothing, shoes and school uniforms, together with care and emotional support. It provides a supervised space for parents and carers at the weekly Toddlers' morning held on Thursdays, contributes food to local food banks to support families affected by the cost of living, and offers counselling and pastoral support through the Pastor.

Work with young people includes the Growing in Christ youth group held every Saturday for those aged 6 to 18, and an annual youth camp. Activities held in 2025 included the annual summer camp, trips to the cinema, bowling, a sports day, pancake day, a movie night and a water battle.

Achievements and performance

The charity's achievements in 2025 are summarised below.

We held two community services each week: a morning service at Westbrook Road chapel and an evening service at the Sunbeam Mission. Community activities included a seaside trip to Broadstairs, with all seats on the 53-seater coach booked. Our annual community picnic was open to everyone, with free food and

refreshments provided throughout the day. Our annual community barbecue offered entertainment, food and refreshments throughout the day. Both events were very well attended by local residents.

We arranged a visit by the American mission team, who helped with logistics for our annual fireworks night, attended by over 550 people from the community. We also hosted a bazaar offering quality goods at heavily discounted prices, benefiting local residents. Alongside our Christmas concert, we provided 20 well-stocked Christmas hampers to those most in need in the community. We continue to support a missionary family who travel abroad, as well as others, including sending four barrels of food and clothing to Jamaica following the devastation caused by a hurricane. The CIO also carried out extensive improvements to our premises, making them more appealing and easier to use.

Structure, governance and management

Governing document

Southside Baptist Church is a Charitable Incorporated Organisation registered with the Charity Commission for England and Wales. Its governing document is the constitution dated 7 November 2019. The trustees meet formally as often as they consider necessary to fulfil their obligations and ensure the smooth running of the charity.

Appointment of trustees

The power of appointment and removal of trustees is vested in the trustees of the Church in accordance with the provisions of the constitution. All trustees must adhere to the "Basis of Faith".

Trustees

The trustees who served during the year and up to the date of approval of this report were:

A Prescod
P Stace
P Smith

The trustees are all members of the charity. The name of one further trustee has been omitted from this report with the agreement of the Charity Commission.

Bankers

HSBC UK

Independent examiner

Paul Austen BA(Hons) BFP FCA
Paul Austen Associates Ltd, Chartered Accountants
Riverside, Mountbatten Way
Congleton
Cheshire
CW12 1DY

Financial review

Results for the year

The accounts have been prepared on a receipts and payments basis, which is permitted for non-company charities, including CIOs, with gross income of £250,000 or less. The accounts are set out on the following pages.

Total receipts for the year were £68,059 (2024: £62,721). These comprised rental and hall hire income of £51,385, offerings, gifts and event income of £15,501, bank interest of £48 and a tenancy deposit of £1,125 received for 26A Westbrook Road. Total payments were £86,276 (2024: £60,757), including the return of

the previous tenant's deposit of £1,096, resulting in net payments for the year of £18,217 (2024: net receipts of £1,965).

The excess of payments over receipts arose principally from premises repairs, maintenance and professional fees of £47,412 (2024: £31,760), reflecting the programme of repairs and improvements to the charity's properties during the year, together with legal costs for the ongoing transfer of 24, 26 and 28 Westbrook Road into the name of the CIO from FPT, currently the holding trustee.

Reserves

Cash and bank balances at 31 December 2025 were £9,166 (2024: £27,383), all held in unrestricted funds. After year-end liabilities of £5,473, including tenancy deposits of £4,723 held for the tenants of 26, 26A and 28 Westbrook Road, free unrestricted cash reserves were £3,693 (2024 restated: £21,435). The charity also holds its premises and equipment, which are used for its charitable activities and are not readily realisable.

The trustees do not currently have a reserves policy, but will put one in place for the year ending 31 December 2026.

Availability and adequacy of assets of each fund

The trustees are satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund. The charity held no restricted funds at the year end (see note 2).

Statement of Trustees' Responsibilities

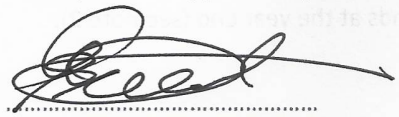
The trustees are responsible for preparing the Trustees' Annual Report and the accounts in accordance with applicable law.

The Charities Act 2011 requires the trustees to prepare for each financial year a receipts and payments account and a statement of assets and liabilities. As permitted for a charity with gross income not exceeding £250,000 that is not a company, the trustees have elected to prepare the accounts on a receipts and payments basis in accordance with section 133 of the Charities Act 2011 and the regulations made under it.

The trustees are responsible for keeping accounting records which are sufficient to show and explain the charity's transactions and which disclose with reasonable accuracy at any time the financial position of the charity, in accordance with section 130 of the Charities Act 2011. 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.

The trustees are also responsible for the contents of the Trustees' Annual Report.

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



A Prescod
Trustee

Independent Examiner's Report to the Trustees of Southside Baptist Church

I report to the charity trustees on my examination of the accounts of Southside Baptist Church ("the charity") for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 Act.

My firm assisted the trustees in preparing these accounts from the accounting records maintained by the charity. The trustees have reviewed and approved the accounts and remain responsible for them.

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 which give me cause to believe that in any material respect:

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

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.

Without qualifying my report, I draw attention to the reserves section of the Trustees' Annual Report, which explains that the charity's cash and bank balances decreased from £27,383 to £9,166 during the year, the reasons for that decrease, and the trustees' plans for the charity's future funding.



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Paul Austen BA(Hons) BFP FCA
Paul Austen Associates Ltd, Chartered Accountants
Riverside, Mountbatten Way
Congleton
Cheshire
CW12 1DY

Date:

Statement of Receipts and Payments for the year ended 31 December 2025

	2025 Unrestricted funds £	*2025 Restricted funds* £	*2025 Total funds* £	*2024 Total funds* £
Receipts				
Offerings, gifts and event income (note 6)	15,501	–	15,501	62,666 *
Rental and hall hire income (note 6)	51,385	–	51,385	*
Investment income – bank interest	48	–	48	55
Tenancy deposit received (note 11)	1,125	–	1,125	–
Total receipts	**68,059**	**–**	**68,059**	**62,721**
Capital receipts	–	–	–	–
Total receipts from all sources	**68,059**	**–**	**68,059**	**62,721**
Payments				
Charitable activities – direct costs	16,623	–	16,623	13,135
Premises costs	56,618	–	56,618	40,679
Grants and donations (note 8)	3,405	–	3,405	1,200
Administration	6,299	–	6,299	4,074
Governance	2,235	–	2,235	1,668
Tenancy deposit returned (note 11)	1,096	–	1,096	–
Total revenue payments	**86,276**	**–**	**86,276**	**60,757**
Capital payments	–	–	–	–
Total payments	**86,276**	**–**	**86,276**	**60,757**
Net (payments) / receipts for the year	**(18,217)**	**–**	**(18,217)**	**1,965**

** The 2024 accounts presented offerings, gifts and rental income as a single figure of £62,666.*

The notes on the following pages form part of these accounts.

Statement of Receipts and Payments for the year ended 31 December 2025

	2025 Unrestricted funds £	*2025 Restricted funds* £	*2025 Total funds* £	*2024 Total funds* £
Receipts				
Offerings, gifts and event income (note 6)	15,501	–	15,501	62,666 *
Rental and hall hire income (note 6)	51,385	–	51,385	*
Investment income – bank interest	48	–	48	55
Tenancy deposit received (note 11)	1,125	–	1,125	–
Total receipts	**68,059**	**–**	**68,059**	**62,721**
Capital receipts	–	–	–	–
Total receipts from all sources	**68,059**	**–**	**68,059**	**62,721**
Payments				
Charitable activities – direct costs	16,623	–	16,623	13,135
Premises costs	56,618	–	56,618	40,679
Grants and donations (note 8)	3,405	–	3,405	1,200
Administration	6,299	–	6,299	4,074
Governance	2,235	–	2,235	1,668
Tenancy deposit returned (note 11)	1,096	–	1,096	–
Total revenue payments	**86,276**	**–**	**86,276**	**60,757**
Capital payments	–	–	–	–
Total payments	**86,276**	**–**	**86,276**	**60,757**
Net (payments) / receipts for the year	**(18,217)**	**–**	**(18,217)**	**1,965**

** The 2024 accounts presented offerings, gifts and rental income as a single figure of £62,666.*

The notes on the following pages form part of these accounts.

Statement of Assets and Liabilities at 31 December 2025

	2025 Unrestricted funds £	*2025 Restricted funds* £	*2025 Total funds* £	*2024 Total funds* £
Cash funds				
Cash and bank balances at start of year	27,383	–	27,383	25,418
Net (payments) / receipts for the year	(18,217)	–	(18,217)	1,965
Transfers between funds	–	–	–	–
Cash and bank balances at end of year (note 9)	**9,166**	**–**	**9,166**	**27,383**
Other monetary assets				
Gift Aid recoverable	–	–	–	–
Rent owed to the charity – 26 Westbrook Road	1,450	–	1,450	–
Total other monetary assets	**1,450**	**–**	**1,450**	**–**
Assets retained for the charity's own use (note 10)				
Premises	2,166,442	–	2,166,442	1,834,000
Equipment and machinery	7,273	–	7,273	7,273
Total assets retained for own use	**2,173,715**	**–**	**2,173,715**	**1,841,273**
Liabilities (note 11)				
Independent examination fee	750	–	750	750
Tenancy deposits held (2024 restated, note 11)	4,723	–	4,723	4,694
Other creditors	–	–	–	504
Total liabilities	**5,473**	**–**	**5,473**	**5,948**
Total assets less liabilities	**2,178,858**	**–**	**2,178,858**	**1,862,708**

The accounts were approved by the trustees on and signed on their behalf by:

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P Stace
Trustee

Notes to the Accounts for the year ended 31 December 2025

1. Basis of accounting

These accounts have been prepared on a receipts and payments basis in accordance with section 133 of the Charities Act 2011, as permitted for a non-company charity (including a CIO) whose gross income does not exceed £250,000. They consist of a statement of receipts and payments for the year and a statement of assets and liabilities at the year end. The accounting recommendations of the Charities SORP do not apply to receipts and payments accounts.

"Cash" includes cash in hand and balances on bank accounts that can be readily withdrawn. Non-monetary assets and liabilities are shown in the statement of assets and liabilities but are not reflected in the statement of receipts and payments. Figures are rounded to the nearest pound.

2. Nature and purpose of funds

Unrestricted funds are available for the general purposes of the charity at the discretion of the trustees. Restricted funds comprise monies received for specific purposes as specified by the donor, and appropriate payments are charged against them. A donation of £100 received in 2025 for Jamaican hurricane relief was restricted to that purpose and was spent in full during the year on sending goods to Jamaica. No restricted funds were held at the year end (2024: none).

3. Trustee remuneration, expenses and related party transactions

No trustee received remuneration for their services as a trustee (2024: none). No trustee was reimbursed expenses during the year.

During the year the charity paid course fees of £2,753 to Kairos University for the pastoral studies of A Prescod, a trustee and the church's pastor (2024: £nil). The payment was authorised by a resolution of the other trustees. There were no other transactions with trustees or persons connected with them during the year.

4. Staff costs

The charity had no employees during the year (2024: none) and made no payments of salaries, employer's National Insurance or pension contributions.

5. Taxation

As a registered charity, Southside Baptist Church is not liable to income tax or corporation tax on income applied for charitable purposes.

6. Analysis of receipts and payments

	2025 Unrestricted funds £	*2025 Restricted funds* £	*2025 Total funds* £	*2024 Total funds* £
Receipts				
Offerings, gifts and event income	15,501	–	15,501	62,666 *
Rental and hall hire income	51,385	–	51,385	*
Total donations, events and rental income	**66,886**	**–**	**66,886**	**62,666**
Investment income – bank interest	48	–	48	55
Tenancy deposit received	1,125	–	1,125	–
Total receipts	**68,059**	**–**	**68,059**	**62,721**
Payments				
Charitable activities – direct costs				
Outreach and hospitality	8,690	–	8,690	4,195
Other direct charitable activities	5,180	–	5,180	7,145
Training and conferences	2,753	–	2,753	1,796
	16,623	**–**	**16,623**	**13,135**
Premises costs				
Utilities	4,723	–	4,723	3,948
Insurance	1,616	–	1,616	2,561
Rates, council tax, cleaning and letting agent fees	2,867	–	2,867	2,410
Premises repairs, maintenance and professional fees	47,412	–	47,412	31,760
	56,618	**–**	**56,618**	**40,679**
Administration				
Office, printing, stationery and telephone	4,105	–	4,105	788
Subscriptions, website and internet	2,003	–	2,003	2,195
Bank charges	191	–	191	72
Other	–	–	–	1,019
	6,299	**–**	**6,299**	**4,074**
Grants and donations				
Grants to individuals	–	–	–	300
Grants to institutions	3,405	–	3,405	900
	3,405	**–**	**3,405**	**1,200**
Governance				
Accountancy and independent examination	882	–	882	750
Legal fees	1,353	–	1,353	918
	2,235	**–**	**2,235**	**1,668**
Other				
Tenancy deposit returned	1,096	–	1,096	–
Total payments	**86,276**	**–**	**86,276**	**60,757**

** See footnote to the statement of receipts and payments.*

7. Analysis of funds

	Balance 1 Jan 2025	*Receipts*	*Payments*	*Transfers*	*Balance 31 Dec 2025*
	£	£	£	£	£
Unrestricted – General Fund	27,383	68,059	(86,276)	–	9,166
Restricted funds	–	–	–	–	–
Total funds	**27,383**	**68,059**	**(86,276)**	**–**	**9,166**

	Balance 1 Jan 2024	*Receipts*	*Payments*	*Transfers*	*Balance 31 Dec 2024*
	£	£	£	£	£
Unrestricted – General Fund	25,418	62,721	(60,757)	–	27,383
Restricted funds	–	–	–	–	–
Total funds	**25,418**	**62,721**	**(60,757)**	**–**	**27,383**

8. Analysis of grants and donations

	2025 Unrestricted funds	*2025 Restricted funds*	*2025 Total funds*	*2024 Total funds*
	£	£	£	£
Grants to institutions				
Wycliffe Bible Translators – missionary support	1,350	–	1,350	900
Montpelier Church – support for a family in Mali	1,200	–	1,200	–
Downsview Primary School – STEM donation	300	–	300	–
Worship Lifestyle – donation	100	–	100	–
Accompong Development Foundation, Jamaica – donated goods shipped	455	–	455	–
Total grants to institutions	**3,405**	**–**	**3,405**	**900**
Grants to individuals	–	–	–	300
Total grants and donations	**3,405**	**–**	**3,405**	**1,200**

No monetary grants were made to individuals in 2025 (2024: £300). Gifts and practical support to individuals (food, flowers, removals and similar) of £1,424 are included within other direct charitable activities in note 6. The payment to the Accompong Development Foundation was the cost of purchasing and shipping four barrels of food and clothing to Jamaica following hurricane damage.

9. Cash and bank balances

	2025	*2024*
	£	£
Current account – Consolidated	1,365	6,284
Money Manager account	2,861	3,213
Southside current account	4,940	17,886
Total cash and bank balances	**9,166**	**27,383**

The balances at 31 December 2024 are those recorded in the charity's accounting records and used in the 2024 accounts.

10. Assets retained for the charity's own use

Premises are included at the trustees' estimate of £2,166,442 (2024: £1,834,000), as follows: 24 Westbrook Road (the church) £841,893 and the Sunbeam Mission, 23A Northwood Road £192,569, being the declared rebuilding values in the charity's buildings insurance schedule issued on 14 April 2026; 28 Westbrook Road £601,980, being an online (Rightmove) estimate; and 26 Westbrook Road, which comprises two flats (26 and 26A), £530,000, being an online estimate obtained in September 2021. The 2024 figure was based mainly on online estimates obtained in September 2021. Legal title to 24, 26 and 28 Westbrook Road is held by FPT, as holding trustee for the charity, and the transfer of title to the CIO was in progress at the date of this report. 26 and 28 Westbrook Road are let to tenants and the rental income is applied for the charity's purposes.

Equipment and machinery is stated at £7,273 (2024: £7,273), being the amount brought forward from the 2024 accounts. No equipment was capitalised in 2025.

11. Liabilities

	2025	*2024*
	£	£
Independent examination fee	750	750
Tenancy deposits held	4,723	4,694
Other creditors	–	504
Total liabilities	**5,473**	**5,948**

Tenancy deposits are held by the charity for the tenants of 26, 26A and 28 Westbrook Road. The 2024 comparative has been restated to include tenancy deposits of £4,694 held at 31 December 2024, which were not included in the 2024 accounts.

12. Guarantees and secured debts

At 31 December 2025 the charity had not given any guarantee under which a potential liability remained outstanding, and had no debts secured by a charge on any of its assets (2024: none).

13. Events after the year end

There have been no material events since 31 December 2025.