Trustees' Annual Report for the period
from 1st January 2025 to 31st December 2025
Charity name: CAREY BAPTIST CHURCH HEMEL HEMPSTEAD
Charity registration number: 1188844
FOURTH ANNUAL REPORT FOR THE CHARITY COMMISSION

INTRODUCTION

Carey Baptist Church existed as a charity for over 40 years since the amalgamation of Boxmoor and Marlowes Baptist Churches, as an unincorporated association affiliated to the Baptist Union of Great Britain, which permitted us to act independently according to guidelines provided by BUGB.

This is the fourth Annual report by the CIO to the Charity Commission, and the inspected accounts cover the period 1st January to 31st December 2025, since transitioning to a CIO in May 2021.

AIM

'To be a Christ-centred people, in the heart of Hemel Hempstead, showing God's love to our community'.

Our overall five-year church mission statement was agreed during 2024, following a review of the church's aims ahead of establishing our mission.

OBJECTIVES

We also agreed four mission objectives, developed into an acronym spelling 'LOVE':
- **Live out our faith**, providing Christ-centred, Bible-based ministry to nurture our spiritual growth.
- **Open our arms to our community**, using opportunities to share God's love.
- **Value children & young people**, nurturing their hearts in faith & wholeness in Christ.
- **Engage as good stewards of God's creation**, preserving our environment through our church actions & individual lifestyle choices.

Our objectives continue to be: -

- to promote the pastoral, evangelistic, social, and ecumenical mission of the Church
- to enable as many people as possible to worship at our Church and encourage membership
- refurbishment/redevelopment of our building for benefit of congregation and community
- have due regard to the commission's public benefit guidance

Carey's Mission Action Plan (2026-2029) adopted early in 2025 aims to address the challenge of how both to nurture spiritually our diverse congregation, while also looking beyond them to our diverse community, with its significant and varied needs. One enduring positive foundation for this double challenge is the make-up of Carey's leadership, which is itself culturally diverse. Three of the seven current deacons are of African or Asian origin.

One activity from the plan was that we ran an Alpha Course starting in September. Several people have also attended sessions on Baptism and Church Membership, both new people joining us for worship and some Alpha participants ready to commit to follow Christ.

ACTIVITIES

Evangelical/Pastoral

Carey has in-person Sunday services followed by tea and coffee, as well as other Church activities, but continues to share these via Zoom for those who are either less mobile, needing to isolate temporarily, medically at risk, or even away from the area. We have continued to use Zoom to provide spiritual support and teaching through virtual prayer meetings, Bible Studies and Lent Studies. Obed Sardar runs a weekly Zoom Prayer Meeting on Wednesday evenings. Joan Bruce continues weekly prayer meetings at her home.

During Sunday Services, Carey runs both a Children's and Youth church to share knowledge of the love of Jesus and to lead young people into a growing relationship with Him. Younger children can move to a play area with a parent from the normal service if they need a change of scene.

The opportunity continues for individuals to share prayers for healing and help with a prayer team after communion and other services.

Music at Sunday Services is normally accompanied by Andrew Cheale or Andrew Pennycook on the organ and keyboard. The music group is led by Clifford Clarke on keyboard, Colin Hughes on flute, and Aquila Leeniyagoda on guitar, although Aquila visits only occasionally.

Our monthly Hymn Café has been widely appreciated by people within and beyond our church. Robert Hoare has continued to support this on the keyboard. He has continued to play the organ on special occasions such as Good Friday and the Church Anniversary.

We continued to engage Tamzin Phillips as our Children's, Youth and Family Worker, initially financed by a generous donation from Trinity Baptist Church in Chesham. Part has involved the leading and co-ordinating Carey's work with 0-16yr olds on a Sunday morning, and the Baby and Toddlers Group on Fridays. The latter's success has been such that it has expanded to use other rooms, with the help of other volunteers and parents who are also Carers and can help; We were happy to extend her contract.

Unfortunately, our application for a Home Mission Fund grant to support this work from 2026 was unsuccessful. Led by Kay Gobby, a group has been formed to explore possible money-raising events by the Church such as Quiz Nights. We held a successful Model Railway show by Michael Upton and friends. We participated in the Historic Churches Bike and Hike, which returns half the sponsorship money to churches taking part.

The annual Belmont Road and Carey Camp was held in August 2025 in Norfolk. We again thank the Camp Officers, Warren, Rhiannon, Jess and Martin, and all the other staff for the hard work that has gone into organising Camp. Colin Cartwright was chaplain, supported by Tamzin Phillips and recently ordained Simon Fern. Joey and Jayden from our congregation were again able to attend.

We baptised Ruhama Sardar, Robbie Tripp and Nana Adoma on Easter Sunday, and Michelle Junaid and Rachel Aderogba on 21st Dec. Others have expressed interest in Church Membership, and Colin continues sessions at the Manse.

Samuel & Joy Awadike's son Chidire was dedicated on 30 November.

Alas, several long-term Carey members: David Bareham, Margaret Clarke, Jane Durrant, Gwyneth Richards, and Judy Seth's husband Tony were called home. Ekramina Arik moved away.

Carey actively supports both local and global charities through donations and dedication of Communion offerings. We also support the BMS World Mission and Baptist Union Home Mission via Central Baptist Association. We continued to partner with mission workers in Bangladesh. Our World Development and Relief Fund (nominally 1% of our income) in 2025 was divided between the Christian Aid Appeal for the Myanmar earthquake and Christian Aid's work in Gaza.

Helping those in need is a demonstration of our faith. To this end, individuals' donations and offerings at Communion Services supported Liberty Tea Rooms; Bibles for Schools; Christian Aid; Lord's Supper Fund (money at the Minister's discretion for needy people in the church and local community); Operation Agri; Dacorum Community Trust; Spurgeon's Child Care.

Throughout the year we accepted donations of food and for other needs on DENS' list (Hemel's homeless charity). The gifts at the Harvest Festival Service were directed to these more than to flowers and produce. Our collection for Operation Agri ran through September.

Social and Community

One significant aspect of Carey's existing mission is in the way that our buildings provide a significant hub for our local community. Carey is host to a variety of community organisations including Heather Club, a day care centre that gives support to people living with memory loss and dementia. It meets twice a week. It was launched over 40 years ago with support from our church and our minister continues to serve as a Trustee.

We were approached in April about using part of our premises as a Pre-School during the week, centred on the Dawson Room and Crèche. The Trustees agreed that this would meet one of our aims for greater community involvement in our buildings. This has required changes of room and doorway layout for safeguarding needs. Exterior gates have been fitted in the North side passageway. The organisers have had access to finance for some of this work. With agreement by the Trustees and approval of the facilities by Ofsted, this started late in the year at a low level and is gradually building in attendance. Separately, there is a group giving tuition on Saturday mornings in preparation for English / Maths GCSEs .

Weekly community groups using our buildings include dancing classes and a U3A dancing group, Al-Anon, Gentle Yoga, Tai Chi, and Hemel Wargamers. Monthly users include Quilters, a group of retired PO workers in the National Federation of Occupational Pensioners (NFOP), and Hemel Historical Society. We now host two other churches on Sundays, Zion Christian Fellowship and Bethel Living Stone Church. During the week, opportunity for other groups can be constrained by car parking limitations and unauthorised use.

Our Lettings Secretary, Aquila Leeniyagoda, has moved away from Hemel on his recent marriage. Chamindra and Jon Tripp have taken on the task so that we can continue to build good relationships with our community, one of our most immediate mission fields, as well as to provide income for the maintenance of our facilities.

Throughout the week the church buildings are used by church sponsored groups including the Babies & Toddlers. Carey Ladies' Group meets monthly for lunches either at Carey or occasionally elsewhere. We hold occasional fellowship lunches after Sunday service. David Blunden leads a Table Tennis group mainly of congregation members.

We collected items for DENS at Harvest and for the local Food Bank throughout the year.

We again hosted Beds & Herts Historic Churches Bike and Hike participants in September, providing them with refreshment and a chance to see the church building. Their sponsorship is shared between participating churches, including ours, when in need of support in maintaining the fabric of historic buildings. We have also added our details to the National Churches Trust's website listing of churches to visit.

Ecumenical

Carey is a member of Churches Together in Hemel Hempstead, which holds two forums per annum, engage in occasional events; we join their public Easter Service of Witness, which follows our own Quiet Service on Good Friday.

The majority of services were led by Colin Cartwright, who has preached series including the book of Nehemiah, Jesus' post Resurrection appearances to his disciples in John's Gospel, and Philippians. We are grateful that Church member Chamindra Leeniyagoda has supported Colin and provided variety in preaching at several services during the year. He was supported by Tamzin Phillips and some of our young people in June when Colin was preaching at Belmont Road. At New Year, Gill Blunden arranged a "Songs of Praise" service similar to that at a previous New Year.

Chamindra preached at our Harvest Festival at end September, which was in aid of Operation Agri's work in Tanzania.

In January, among organisations that visited our services to tell of their work was Phil Evans of Christian Aid. Others taking our services when Colin was elsewhere were: - Rev Graham Clarke from Wheathampstead in February, in April both Tony Graham of Hitchin and Prof Les Ebdon. On 23rd April, Gary Bentley of the Christian Police Association shared in our service. In both May and August, Rev David Ronco visited from Hertford, while in June Dr Carolyn Kirk ex-Beechen Grove Watford preached. At the end of June as part of Herts Preaching Exchange, we welcomed Rev David Warboys from Stevenage. Visiting in August was Martin MacPhee of St Albans URC. In October, CBA Regional Minister, Rev Mary Moody preached at our Church Anniversary and Covenant Service (346 years of Baptists in Hemel Hempstead).

Rev David Burden of Welwyn Garden City preached in November, while Bob Little of Marshalswick Baptist Church St Albans visited on the last Sunday of the year.

We thank them all for the variety of worship that they offered.

Our weekly newsletter is our main communication link. Edited by Rosemary Hall, this is emailed to members and available at services.

More data is also on our church website: https://www.careybaptisthemel.org.uk/ which is a channel of contact for those new to Hemel seeking a Christian fellowship.

Worship

Weekly Sunday morning worship has continued generally in the main Sanctuary, with a monthly Communion service. We also have a monthly All-Age Service, during which even the youngest are present. We provide a table for young ones with paper and crayons to colour pictures relating to the service theme.

Having begun to put weekly sound recordings and transcripts of sermons on the Church website during Covid, this continues, as does provision of a Zoom connection to live services. Having improved the heating and with a more economical gas contract, the year and the weather has allowed services to remain in the Sanctuary.

We continued to make available and post printed copies of the Sunday talks and the weekly newsletter for those who are not able to access modern technology. Along with texts of Colin's sermons and talks published on the church website, we also continue to record our services and make the recordings available on the website.

These hybrid media of worship ensured our objective of providing spiritual and practical support to those both within and beyond the church.

Our organists and music group support services by playing modern songs and traditional hymns. We have a number of members able to lead the singing, especially when introducing new music to the congregation. On those Sundays when our Minister is elsewhere, visiting preachers' different preaching styles can be appreciated and their choice of music accommodated.

ACHIEVEMENTS & PERFORMANCE

Our CIO had a membership of 63 people in December 2024, following 5 baptisms and the loss of 6 members, of whom five passed away. Average attendance at the main service of worship (including those via Zoom): 66 total comprising: 26 adults, 7 young adults (*18 - 30yrs*), 21 seniors (*>65yrs*) 8 children and 4 young people (*12 - 18yrs*).

On average 6 people join the service on-line.

Outreach Activities: - In addition to those attending church, we have had contact with 19 adults and 20 children via Alpha, Table Tennis, Ladies Group, Hymn Café, and Baby & Toddlers groups.

As part of his continuing ministerial development, our Minister Colin Cartwright has researched the lives of a number of Baptist people, including William Carey, and suffragist Sarah Bonwick. He has now decided to allocate the time to going on retreat, which should reduce the pressure of being our minister, but also allow time to plan preaching themes.

Eco friendly.

In keeping with a vital aspect of within our new Mission Statements, Creation care, Carey has a Bronze Eco Church Award. Our Green Team continues to work towards further reducing our carbon footprint and to achieve Silver, although the criteria have become more difficult to achieve. Recycling bins are now provided for a wider range of items, including old spectacles, pens, printer cartridges, postage stamps. The company with whom our rubbish is collected separates the recyclable materials.

The Sanctuary heating with the new boilers' timer and temperature settings runs at a low level overnight (around 12°C). A similar level applies during the day in other areas when nobody is using our premises. However, we can achieve comfortable temperature in the Sanctuary for Sunday worship even in winter, using the side entrance only, with the main church doors kept closed. During 2025 we did not need to hold services in the Memorial Hall. We are able to time heating throughout the buildings to suit their use throughout the week.

We have continued to replace lighting with LED units. Most of our fluorescent strip lighting units have now been replaced, along with the emergency lighting units.

We strive to ensure that the buildings remain as energy efficient as possible. We have now replaced the windows in the Church Office, Dawson Room and Crèche which had leaky louvred ventilators, completing our programme of replacing single with double -glazed units across the Halls. While preparing for the Pre-School, the Dawson Room floor was found to have rotten joists; the whole floor was repaired.

Being a Listed Building, there are a number of grants available for building maintenance, as well as potential VAT refunds. We are grateful to Kathleen McLeod for investigating these potential sources for projects improving the buildings' insulation. Approximately £5,000 was refunded from VAT paid.

Mission

An earlier report mentioned discussions on how the church could further develop aspects of our new Mission Statement, under the headings of Nurture, Outreach, and Children's and Youth work

Continuing discussion resulted in further meetings, whose conclusions are summarised under Objectives earlier in the report.

The continuing outcomes from the 2023 discussions included the following.

- The launch of a new and improved website for our church, which is already seeing higher numbers of visitors to it. Use of the website for listing meetings and providing plans and capacities of our rooms so that potential users can see opportunities to use our buildings for their activities.
- Greater involvement of our young people in Sunday worship, particularly the monthly all-age services.
- Increased input by members to Sunday worship, to ensure that the cultural diversity of our church is more recognised and celebrated.
- More prayer meetings organised on Zoom, to deepen the prayer life of our church, as well as Bible studies to encourage our spiritual growth in Christ and to develop deeper fellowship.
- Prayers for help and healing at the end of all services.
- Appointment of a Children's, Youth and Families Worker. Initial finance for this came from a generous gift from Chesham Baptist Church. Its success led us in 2024 towards applying for a Home

Mission grant to support for the worker for three years from 2026. Although that application was unsuccessful, we are exploring other fundraising opportunities.

Other actions arising from the review included:

- 1) Extending our Church profile to include a community profile, to shape our thinking and prayers.
- 2) A revitalised welcome team, with a newcomer adoption scheme, including cards recording visitors' details to allow us to make contact and distribute information.
- 3) Obtain opinions of families with children who come to Carey, including attenders at our Baby & Toddler Group.
- 6) Wider planning of Sunday morning worship, notably outreach opportunities for the church around Christmas, Easter and Harvest.
- 7) A review of our church meetings, to attract more people to share in our decisions about Carey's life & mission.

Refurbishment/Redevelopment

We keep on top of the refurbishment of the church and rear buildings.

We now have internet within the church premises, providing coverage in the majority of the meeting rooms, another feature widening the potential room usage. The digital projector has improved legibility of songs and video on screen.

We continue to keep expenditure on the buildings at a minimum, while dealing with critical repairs. Finding craftspeople to do the work has been challenging, but have several contractors on whom we can rely, thanks to our surveyor for our Quinquennial Report. We have been successful in some grant applications and in having VAT refunded for Listed Building work.

The number of organisations using our buildings has returned to pre-Covid levels, although we recognise that provision of car parking during the week is a challenge. We have two other churches that use the premises on Sundays. While increasing our income via more lettings is attractive, it places a more demanding modern approach to Health & Safety matters. This resulted in additional fire escape doors being fitted. The wiring of the central heating controls has been renewed. We have also reviewed our fire risks and revised our emergency lighting, signs and exits.

Having replaced the windows in the Church Office, Dawson Room and Crèche with sealed double-glazed units, they are now both warmer and cheaper to heat. They are now suitable for letting to small groups, and the latter two rooms are now in use for Pre-School.

We continued to maintain the Manse for our Minister. Aside from routine maintenance, little has been needed during the year. The Belmont Road manse in Newell Road is being let through an agent to tenants. Current maintenance needs include repainting of the roof and window soffits. The front garden wall foundations and need for kitchen refurbishment are being monitored.

FUTURE PLANS

It is intended that we continue with refurbishment and increasing the energy efficiency of the church in order to make it more comfortable and appealing to both the congregation and community.

We will look to increase the use of the sanctuary and other rooms by community groups. The availability of Internet facilities should be an attraction. We publicise the facilities we offer on our website.

We are working to improve our large Memorial Hall, either to replace the heating system or to improve the roof insulation. During 2024 the interior was repainted, the floor was sanded and sealed, and the roof exterior repaired following leaks. We intend to sand and seal the floor of the Kensworth Hall in 2026.

These works would be financed by a combination of fund raising and grants for the larger projects.

FINANCIAL REVIEW

The inspected Statement of Receipts and Payments 2025 is published in a separate document containing the details of Income and Expenses, and the Balance sheet. It is annexed to this one.

VOLUNTEERS

We would like to thank all our volunteers who work so hard to make our Church the lively and vibrant community it is.

STRUCTURE GOVERNANCE AND MANAGEMENT

Carey Baptist Church is a Charitable Incorporated Organisation, and we adopted the Baptist Approved Governing Document as our Constitution.

The method of appointment for Trustees is set out in our Constitution. Each of the Trustees has been appointed by a vote of the membership at our Annual General Meeting. All those who attend our services are encouraged to become members of the Church.

The Trustees are responsible for making decisions on all matters of importance and general concern on behalf of the Church whilst ensuring that, where necessary, members' votes are required to decide important issues.

The Trustees have met face to face and on Zoom 12 times during the 12-month period of this Report, with an average level of attendance above 80%. Six Church members' meetings were held on Zoom and face to face during the same period.

All Trustees give their time freely with no remuneration being paid.

Finding people to act as Trustees has been challenging, notably finding someone prepared to act as Treasurer. We are grateful to Kathleen McLeod and David Blunden for their continuing work on the Treasury Team as bookkeepers. We are relieved that Margaret Lye has agreed to remain as Acting Treasurer through 2026, but we will continue to seek a suitable and willing candidate.

Following discussion with church members, and advice from the CBA Regional Minister, Rev Mary Moody, during August, the Trustees decided that we needed a part-time Administration Manager to cover several activities where support was needed. We advertised the post and from three applicants appointed Shirley Chapman of Gadebridge Baptist Church, to starting January 2026.

Administrative Information

The named Charity is Carey Baptist Church, Hemel Hempstead.

Address: Marlowes, Hemel Hempstead, HP1 1LD, which is the correspondence address.
Charity Registration number 1188844.

The following members have served as elected Trustees through the reporting period:
Gill Blunden
Kay Gobby
Raphael Femi-Ola
Colin Hughes
Aquila Leeniyagoda
Bhagya Leeniyagoda
Margaret Lye
Kathleen McLeod
Obed Sardar
Shirley Sebuliba

We are grateful to them all for their work on the Charity's behalf.

Reverend Colin Cartwright as Minister chairs the meetings

Approved by the Trustees on

Signed on their behalf by the following Trustees:

Colin Cartwright 25/10/26

Kay Gobby 25/10/26

Carey Baptist Church - Hemel Hempstead

Registered Charity - CIO 1188844

FINANCIAL STATEMENT FOR THE YEAR ENDED 31ST DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted *General Fund*	Restricted funds	Designated funds *inc. Reserves*	Total Funds	Last Year 2024
Receipts					
Offerings / Regular Income	43,293.14	2,563.58	231.00	46,087.72	*52,109.45*
Donations	10,206.00		3,602.00	13,808.00	*430.00*
Weddings & Funerals	230.00			230.00	*0.00*
Gift Aid Recovered	11,338.37	491.25		11,829.62	*7,555.00*
Gift Aid Accrued		*397.80*		*397.80*	*586.25*
Hall Lettings	38,062.75			38,062.75	*24,546.10*
Newell Rd Income	23,400.00			23,400.00	*23,400.00*
Grant Income	0.00	5,500.00	3,056.43	8,556.43	*5,519.34*
Interest	668.79			668.79	*1,286.06*
Raised for Other Causes		1,570.14		1,570.14	*1,299.80*
Miscellaneous Income	178.68			178.68	*2,733.00*
Transfer (other)			5,342.86	5,342.86	*0.00*
Total Income	**127,377.73**	**10,522.77**	**12,232.29**	**150,132.79**	**119,465.00**
Payments					
Ministry & Direct Costs	44,748.13			44,748.13	*43,340.75*
Church Activities	387.99		112.69	500.68	*100.00*
CYF Work		10,122.44		10,122.44	*10,506.26*
Subscriptions & Licences	2,198.45			2,198.45	*2,643.34*
Operating Costs	16,985.75		472.16	17,457.91	*16,113.32*
Utilities	10,002.22			10,002.22	*17,448.46*
Repairs & Maintenance	23,419.17	1,150.00	12,845.00	37,414.17	*35,501.37*
Newell Road Expenses	4,429.20			4,429.20	*4,384.24*
Covenanted Donations	8,046.00			8,046.00	*8,046.00*
Other Donations	0.00	252.25		252.25	*300.00*
Charitable Activities	285.73			285.73	*361.40*
Depreciation					*8,095.00*
Amounts passed on to Other Causes		2,970.56		2,970.56	*142.25*
Transfers Out			100.00	100.00	*0.00*
Miscellaneous	175.08			175.08	*1,820.60*
Total Payments	**110,677.72**	**14,495.25**	**13,529.85**	**138,702.82**	**148,802.99**
Transfers between Funds	-8,546.61	-140.40	8,687.01	0.00	0.00
Net of receipts / (payments) for the year	**8,153.40**	**-4,112.88**	**7,389.45**	**11,429.97**	**-29,337.99**

	2025	2024
Transfers (to) / from General Fund	-8,546.61	-700.00
Cash Balance at end of Previous Year	13,866.00	17,519.22
Cash Balance at end of Current Year	**22,019.40**	13,866.00
Transfers to / from Restricted Funds	157.40	700.00
Cash Balance at end of Previous Year	34,702.51	74,873.90
Cash Balance at end of Current Year	**30,589.63**	34,702.51
Transfers to / from Reserve Funds	8,687.01	5906.29
Cash Balance at end of Previous Year	7,606.89	0
Cash Balance at end of Current Year	**15,450.19**	7606.89
Transfers to / from Other Designated funds	0.00	0
Cash Balance at end of Previous Year	3,749.50	3,699.00
Cash Balance at end of Current Year	**3,614.20**	3,749.50
Summary Total of All Funds C/Fwd	**71,673.42**	

STATEMENT OF ASSETS AND LIABILITIES AT 31ST DECEMBER 2025

Assets		2025	2024	Notes
Bank and other cash balances				
CAF Cash - Current Acc		17,205.38	19,671.36	uncleared Cheques deducted
CAF Gold -Deposit Acc		32,266.83	24,522.34	
BUC Deposit Acc		22,251.14	22,025.22	
	Total Cash	71,723.35	66,218.92	
		0.00	-7,363.60	December Invoices pending
		71,723.35	**58,855.32**	

Other Cash Balances

	Balance B/Fwd	Receipts	Payments	Balance C/fwd	
Camp Account	11,711.24	5,863.37	5,862.00	11,712.61	Held in dedicated bank acct -
2025 Camp Running Costs		*17,930.00*	*19,194.00*	*-1,264.00*	Barclays: Account No 70997048
Petty Cash - total	576.81	1184.22	892.12	868.91	
comprising:					
Flower Fund	*64.66*	*150.00*	*84.93*	*129.73*	
Ladies Group	*65.16*	*0.00*	*25.05*	*40.11*	
Catering	*173.68*	*184.50*	*96.89*	*261.29*	
Toddlers	*273.31*	*849.72*	*685.25*	*437.78*	

Other Monetary Assets	2025	2024	
Debtors	0.00	0	
Loans made	0.00	0	
Gift Aid Pending	11,459.00	6283.01	Claimed not received, attracted by donations within FY

Property		
Church & Halls	462,372.00	*Quoted in 2024 Accounts as Restricted Cash*
Manse	500,000.00	*Moved to Fixed Assets this year*
55 Newell Rd	400,000.00	
	1,362,372.00	

Carey Baptist Church - Hemel Hempstead
Registered Charity - CIO 1188844

Property

Church & Halls	462,372.00		Quoted in 2024 Accounts as Restricted Cash
Manse	500,000.00		- Moved to fixed Assets this year
55 Newell Rd	400,000.00		
	1,362,372.00		

Liabilities

Current Liabilities	1,511.50		Special Appeal Monies c/fwd	Delayed paym
Pension Scheme Liability	0.00	0		
Long Term Loans	0.00	0		

The accounts and statement of assets and liabilities set out on pages 1 and 2 relating to the year ending 31st December 2025 are as approved by the deacons.

Signed: Margaret Lyle Treasurer Date: 24/10/26

Kay Gobby 25/10/26

Celia Carthy 25/10/26

NOTES TO THE ACCOUNTS

1. Basis of acounts

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

NOTE: 1. the value of the Properties owned by the Church have been moved from Restricted Cash to Liabilities and Assets, which provides greater transparency to the monies available to the organisation.

2. Funds managed for church groups outside the Church Bank Accounts are reported under Other Cash Balances this year.

2. Investment Income

Limited to interest earned on Bank Accounts

3. Covenanted Donations

Our One-fund Giving principle means that gifts to BMS, Home Mission & World Aid are budgeted from our regular offering donations

4. Raised for Other Causes

Special appeals are made, dependent on need during the year. In 2025 we supported:

Money Advice in Hemel - AKA Christians Against Poverty: **£84.24** + GA £105.30 sent
Bibles for Children - gifted in local schools: **£69.66** + GA - £87.08 sent
Christian Aid - May appeal: £350 +GA- £437.50 sent
Beds&Herts Historic Churches Trust - *sponsored bike ride* : **£250** (no GA)
Liberty Tearooms in Hemel - **£75.00** +GA £93.75 sent
Operation Agri - (harvest appeal) - **£423** +GA £522.50 sent
Dacorum Community Trust - **£23.50** +GA £ 29.38held over to be revisited in 2026
Spurgeons - Christmas Appeal - **£294.74** +GA £368.43 sent

Total raised	£1,320.14	Total Sent	**£1,614.56**

5. Ministry & Direct Costs

	£44,748.13	
Stipend	33132.48	including Tax & NI
BU Pension	4087.44	
Travel & Expense	1059.95	
Training	275	
Other	0	
Manse Costs	5616.86	
Pulpit Supply	576.4	

6. Mission

Covenanted Giving		**£8,046**	
Home Mission	3600		
BMS Partner	3600		
World Aid / Development	846		
CYF Work		**£10,560**	
Toddlers Group - outreach	437.78	Petty Cash via subs	
Children / Youth Church	138.44		
CYF Salary	9984		

continued

7. Operating Costs		**£17,458**
Catering	472.16	
Cleaning	10172.02	
Janitorial Supplies	1102.21	
Insurance	5359.94	
Equipment	351.58	

8. Subscriptions & Licences	**£2,198**

9. Administration - charitable activities		less Covenanted Giving
Office & Admin Supplies	222.73	
Bank Charges	63	

10. Utilities		**£10,002**
Gas	6855.18	
Electricity	1561.47	
Refuse Disposal	836	
Water Charges	346.37	
Church Broadband	403.2	

11. Current Liabilities	
Special Appeals C/fwd	**£1,512**

Review identified an omission on a few payments in last 2 years
To be rectified and monies paid early next year