REPORTS AND FINANCIAL STATEMENTS
FOR THE 12 MONTHS YEAR ENDED
31ST DECEMBER 2025

HORNDEAN BAPTIST CHURCH CIO

Charity Registration Number 1196172

HORNDEAN BAPTIST CHURCH

CONTENTS

Page 3	**Legal and Administrative Information**
Page 4	**Independent Examiner's Report to the Trustees**
Page 5	**Trustees' Report**
Page 6	**Statement of Receipts and Payments**
Page 7	**Statement of Assets and Liabilities**
Pages 8 to 11	**Notes to the Accounts**

HORNDEAN BAPTIST CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

CHANGE OF STATUS	This document covers the operations of the Church for the 12 months to 31st December 2025. Horndean Baptist Church commenced operations on 1 April 2022 as a Charitable Incorporated Organisation.
	Horndean Baptist Church CIO
START OF FINANCIAL YEAR	1st January 2025
END OF FINANCIAL YEAR	31st December 2025
CUSTODIAN TRUSTEE	The Baptist Union Corporation Ltd
MINISTER	Reverend Sam Ackerman
LEADERSHIP TEAM	Judith Deeks Rebecca Goulty Elizabeth Knell (retired April 2025) Simon Holland (appointed May 2025) Adrian Rodgers
GOVERNING INSTRUMENT	The church is governed by its own constitution and rules as approved at the church members' meeting
OBJECTS	The church's aim shall be to serve as the body of Christ in order to extend the Kingdom of God and glorify his name. In pursuing this aim its objectives shall be to: • Worship and pray. • Evangelise at home and abroad. • Nurture Christians. • Unify membership. • Encourage and equip the congregation for Christian service in the church and community. • Give pastoral care. • Support social action at home and abroad. • Relate to Baptists and other Christians generally as positively as possible
CUSTODIAN TRUSTEE ADDRESS	PO Box 44 129, Broadway Didcot Oxfordshire OX11 8RT
CORRESPONDENCE ADDRESS	215 Catherington Lane Horndean Waterlooville Hampshire PO8 0TB
PRIMARY BANKERS	CAF Bank 25 Kings Hill Avenue Kings Hill West Mailing Kent ME19 4TA
INDEPENDENT EXAMINER	Mr D Woods

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of Horndean Baptist Church on the accounts for the year ended 31st December 2025 set out on pages 6 to 11.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- Follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities 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 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 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

In connection with my examination, no matters have come to my attention which give me cause to believe that in, any material respect:

- Accounting records were not kept in accordance with section 130 of the Charities Act; or
- The accounts do not accord with the accounting records

I 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.

D Woods

D Woods
Date:
19 January 2026

HORNDEAN BAPTIST CHURCH

TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

The Church aims to work with God in bringing his Kingdom through worship and witness, whilst providing pastoral care to those within the Church and expressing social concern to the wider community. The church had one baptism this year and has really seen the individual grow in their faith which has been encouraging for the whole church and there are a number of others in the church who are actively considering baptism. Our Community Work Co-ordinator finished his contract with us and left in November.

Close to God

HBC continued to provide opportunities for people to deepen their relationship with God and build their spiritual practices. The weekly prayer meeting continued on Mondays, despite a brief intermission when it was looking for a new venue. There were also opportunities to gather at the fort-monthly (once every two months) prayer and tea event combining food and the opportunity to pray together. The church also joined with the Churches Together in Horndean and Clanfield to run monthly prayer breakfasts and Pentecost 24/7 prayer room, which built ecumenical relationships as well as deepening connection with God.

Open Hearted

The church continued to be incredibly generous with members giving to support its work and the work of other charitable causes, giving away over £28,000 to other organisations this year. £13,500 of this was to support the work of King's Arms as they start youth work in Horndean.

Outward Looking

The church continues to be a part of the Baptist Union of Great Britain, Churches Together in Horndean and Clanfield and supports BMS World Mission, Enable the Children and Home for Good. The church also works with Horndean Junior School and Horndean Technology College, with the Minister taking acts of worship, teaching lessons and running after school clubs. The King's Arms charity has been able to run a number of groups to support children with anxiety and behavioural challenges as well as run an after school Christian Union with other ministers due to the provision of funds from HBC. The church's Food Bank continues to be used regularly and was able to provide over 90 Christmas hampers for local families due to the kind donations of the local community.

Living Lightly

We continue to try and recognise the limits of what we as a church are able to do, both in terms of the availability of our staff, members and attendees and our resources.

The church gained a new member and saw high attendances in the first half of the year which returned to regular levels in the second half of the year.

Trustees' Responsibilities

The Charities Act 2011 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 trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustee on the: 19 January 2026

Signed on their behalf by Trustee: **A Rodgers**

Print Name: A Rodgers

HORNDEAN BAPTIST CHURCH CIO

STATEMENT OF RECEIPTS AND PAYMENTS

FOR THE 12 MONTHS ENDED 31ST DECEMBER 2025

INCOMING RESOURCES	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025
Voluntary Income	63,576	0	4,066	0
Investment Income	1,122	0	0	0
Other receipts	0	0	0	0
Total Receipts	0	0	0	0
RESOURCES EXPENDED				
Charitable Activities	102,046	0	3,297	0
Governance Costs	0	0	0	0
TOTAL PAYMENTS	0	0	0	0
Net incoming/(outgoing) resources	-37,348	0	769	0
Balances brought forward	0	34,948	0	0
Transfers between funds	0	0	0	0
BALANCES CARRIED FORWARD	0	34,948	0	0

The notes on pages 8 to 11 form part of these accounts.

All operations are continuing operations.

HORNDEAN BAPTIST CHURCH CIO

STATEMENT OF ASSETS AND LIABILIITIES

AS AT 31ST DECEMBER 2025

	Unrestricted Funds	Restricted Funds	31-Dec-2025 Total	31-Dec-24 Total
FIXED ASSETS	£	£	**£**	**£**
Tangible Fixed Assets	-	-	-	-
Total Fixed Assets	-	-	-	-
CURRENT ASSETS				
Cash at Bank and In Hand	100,663	5,355	0	0
Total Current Assets	0	0	0	0
NET CURRENT ASSETS	0	0	0	0
TOTAL ASSETS	0	0	0	0
Represented by				
General Funds	65,715	0	0	0
Designated Funds	34,948	0	0	0
Restricted Funds	0	5,355	0	0
	0	0	0	0

TRUSTEES RESPONSIBILITIES IN RELATION TO FINANCIAL STATEMENTS

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2011. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 6 to 7.

Approved by the Trustee on the:

Signed on their behalf by Trustee:

Print Name:

HORNDEAN BAPTIST CHURCH CIO

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

Basis of Preparation

The financial statements have been prepared on the receipts and payments basis of accounting in accordance with the Relevant Charities Acts and guidance from the Charity Commissioners.

1. ACCOUNTING POLICIES (continued)

Incoming Resources

Recognition of Incoming Resources
These are included in the Statement of Financial Activities (SOFA) when cash is received.

Grants and Donations
Grants and Donations are only included in the SOFA when cash is received.

Tax Reclaims on Donations and Gifts
Incoming resources from tax reclaims are included in the SOFA when cash is received.

Contractual Income and Performance Related Grants
This is only included in the SOFA once the related goods or services have been delivered. The Church received no such income in the period.

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

Investment Income
This is included in the accounts when received.

Expenditure and Liabilities

Governance Costs
Include costs of the preparation and examination of statutory accounts, the costs of the trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

2. TANGIBLE FIXED ASSETS

The church has no Fixed Assets.

3. INCOMING RESOURCES

	Unrestricted Funds	Designated Funds	Restricted Funds	**Total 2025**
a) Voluntary Income				
Gifts and Donations	55,452	0	4,066	0
Gift Aid Tax Recovered	8,124	0	0	0
	00	-	0	0
b) Investment Income				
Bank Interest Received	1,122	-	-	0
	0	-	-	0
c) Other Receipts				
Sundry Income	-	-	-	-
	-	-	-	-

4. RESOURCES EXPENDED

	Unrestricted Funds	Designated Funds	Restricted Funds	**Total 2025**	**Total 2024**
a) Charitable Activities					
Ministerial and Staff Expenditure					
Stipends and salaries	37,613	-	-	0	0
Employers NIC	0	-	-	0	0
Employers pension contributions	8,134	-	-	0	0
Preaching fees and expenses	2,300			0	0
Telephone/broadband	0	-	-	0	0
Travel and subsistence	0	-	-	0	0
Events	3,181			0	0
General Expenditure	0			00000	00
Hall and office rent	7,946	-	-	0	0
Insurance	420	-	-	0	0
Payroll processing	0			0	0
Post/stationery	0	-	-	0	0
Books/Materials/Consumables	0	-	-	0	0
Equipment and repairs	491	-	-	0	0
Training/Conferences/Subs	1,862	-	-	0	0
Outreach	0	-	-	0	0
Sundries and miscellaneous expense	3,957	-	-	0	0
Professional fees	1,096			0	0
Capital items	0	-	-	0	0
Giving to others	0			0	0
Enable the Children	7,400	-	-	0	0
Baptist Missionary Society	2,600	-	-	0	0
Home Mission Fund	2,400	-	-	0	0
Food bank	0		3,297	0	0
Home for Good	2,320	-	-	0	0
Fellowship fund	6,300			0	0
Kings Arms Horndean	13,500			0	
Other (Various appeals & misc)	525	-	-	0	0
	0	-	0	0	0
b) Governance costs					
Independent Examiners Fees	0	-	-	0	0
Legal fees re CIO conversion	0			0	0
	0	-	-	0	0

5. DESIGNATED FUNDS

	Balance 1 Jan 25	Income	Expenditure	Transfers	Balance 31 Dec 25
Building Fund	34,948	-	-	-	34,948
	34,948	-	-	-	34,948

The designated funds are wholly represented by the Charity's cash reserves. It is the Charity's current intention to expend them as designated above but the Trustees retain the right to expend them for general charitable purposes if required.

6. RESTRICTED FUNDS

	Balance 1 Jan 25	Income	Expenditure	Transfers	Balance 31 Dec 25
Food bank donations	0	4,066	-3,297	0	0
	0	0	0	0	0

Restricted funds relate to donations specifically made for Food Bank purposes.

7. CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	**TOTAL 31 Dec 25**	**TOTAL 31 Dec 24**
Current Accounts	1,928	0	0	0
Deposit Accounts	98,734	5,356	0	0
Cash in Hand	0	0	0	0
Total Current Assets	0	0	0	0

8. TRUSTEES AND OTHER RELATED PARTIES

The custodian trustee of the church is the Baptist Union Corporation Limited which is a registered charity (number: 249635), and which is controlled by the Baptist Union Council. The church is also a member of the Baptist Union of Great Britain.

During the financial year the Church made the following gifts to others in furthering the Charity's objects:

Recipient	
Enable the Children	£7,400
The Baptist Missionary Society	£2,600
The Baptist Home Mission Fund	£2,400
Home for Good	£2,320
Kings Arms Horndean project	£13,500
Fellowship Fund disbursements	£6,300
Other	£525
Total	0

Fellowship Fund disbursements consist of confidential donations to individuals in need. In a number of cases donations were specifically funded by individual donors. The above excludes expenditure on the Food Bank which was funded from restricted donations.

During the reporting period the church made the following payments to trustees in furthering the Charity's objects:

Rev Sam Ackerman received £29,841 before tax in ministerial stipend and housing related payments

No other payments were made to the trustees or any persons/organisations connected with them during this financial period. No material transaction took place between the charity and the custodian trustee or any person/organisation connected with them.

No other payments were made to Elders, Deacons, Officers or any persons connected with the trustees of the church during this financial year, (other than reimbursement of expenditure properly incurred on behalf of the church). No trustees or persons related or connected by business to them has received any remuneration from the Horndean Baptist Church nor have they entered into any transaction, contract or other arrangement with the church during the year.

9. CAPITAL COMMITMENTS

The church has no capital commitments.

10. RISK ASSESSMENT

The trustees continuously assess the risks church faces covering the operational, business and financial aspects of the church. Where possible, systems, recovery plans and insurance have been put in place to mitigate the significant risks. The system of internal control over finances of the church should provide reasonable, but not absolute, assurance in safeguarding the assets of the church and the integrity of the accounting system.

11. RESERVES POLICY

The trustees of the church have considered the level of reserves to retain that is appropriate, based on the level of financial commitments and the need for the church to hold sufficient free reserves to meet financial obligations. The trustees aim to ensure the church will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure.

12. PUBLIC BENEFIT

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the trustees' report. The trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

13. PENSIONS LIABILITY

The Church was until recently 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 assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

The Scheme's Trustee and its advisers have been working to fully transition the responsibility for the DB Plan benefits to the insurance company Just Retirement Ltd ("Just"). This has involved extensive work to transfer data to Just, to finalise the benefits payable to members and to make the final premium payments.

The DB Plan benefits were transferred over to Just as of November 2024 and members provided with welcome packs and individual policies from them. This part of the process is known as moving to "buy-out".

Just is now legally responsible for paying the DB Plan benefits and the Scheme's Trustee will be discharged from any further responsibility in relation to the DB benefits of members and their beneficiaries. All contributions to the DB Plan have ceased Horndean Baptist Church CIO no longer has any further responsibility towards the DB Plan.