CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Charity Registration Number: 1196500

Annual Report and Accounts

31 December 2025

CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Annual Report and Accounts 2025
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CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Legal & Administrative Information
For the year ended 31 December 2025

Charity Name	Central Baptist Church, Walthamstow.
Principal Address	101A Orford Road, Walthamstow London E17 9QR.
Charity Registration	1196500. The church was registered with the Charity Commission on 9 November 2021.
The Governing Document	Association model CIO constitution adopted 9 November 2021
Object	Central Baptist Church, Walthamstow, exists to advance the Christian faith in accordance with our Basis of Faith, primarily, but not exclusively, within Walthamstow and the surrounding neighbourhood.
Trustees	The Trustees who served during the year or who were serving at the date of this report were: Tibor Dekany (resigned October 2025) Andrew Ferdinando Robert Jeffery Thomas Kitchen Roger Neil (resigned April 2025) Winston Reid Maurice Titmarsh (deceased August 2026) Antonio Verde (appointed January 2025)
Custodian Trustees	London Baptist Property Board
Bankers	Co-operative Bank Muswell Hill branch
Independent Examiner	Nicola Harrison CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Trustees Report
For the year ended 31 December 2025

The Trustees submit their annual report and accounts of Central Baptist Church, Walthamstow ("the Church") for the year ended 31 December 2025. The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

Central Baptist Church Walthamstow operates as a charitable incorporated organisation (CIO), Central Baptist Church Walthamstow, charity number 1196500, constituted under a Constitution and a Handbook. Our trustees are the deacons and elders of the church, including the pastor, and are appointed by the members according to the handbook.

Central Baptist Church, Walthamstow, exists to advance the Christian faith in accordance with our Basis of Faith, primarily, but not exclusively, within Walthamstow and the surrounding neighbourhood.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit. Through our core activities, we have continued to help people see that following Jesus is the best decision they could ever make.

2. Activities

Our activities all seek to glorify our tri-une God and to point to Jesus Christ. Our main activities are the provision of Sunday worship services, prayer meetings, group Bible Studies and one-to-one Bible studies, pastoral care and outreach (including children's and youth groups, leafleting the neighbourhood and marketplace evangelism). We currently regularly support (financially and in prayer) 7 missionaries and Christian organisations in their service to God and proclamation of the gospel in the UK and around the world. We also continue to support a variety of other Christian organisations on an ad hoc basis throughout the year.

We thank God for the baptism of one adult during 2025. It was an encouragement to hear how God had been at work in her life through some difficult times.

We know that God uses his Word, the Bible, to encourage his people and help them to grow spiritually. Attendees at our meetings have had opportunity to engage with preaching and teaching from Romans, Ezra, 1 & 2 Timothy, 1 Corinthians and more! Men's and Women's meetings have focused on helpful Christian books, and our Away Day saw seminar-style teaching on what the Bible says about the body.

We continue to be very grateful for the wide variety of people involved in volunteering within the fellowship. People are exercising their gifts as they carry out many different roles on Sundays and midweek, serving one another and their Lord.

3. Achievements and Performance

We continue to see a slight growth in the numbers coming to Sunday School. Under Fives (0-5s) and Yoyo (11-18s) are meeting weekly during term time and providing opportunities for gospel conversations. A faithful group of members heads out to the town square each Tuesday for a book table and leafleting. In the warmer months, we carried out some door-to-door work in the area and had a few helpful conversations about the Lord Jesus Christ. Our outreach events, like the Quiz Night and the Summer Fayre, were well attended and included a gospel message for visitors.

We hosted a group of German theological students who stayed in the building for a week, as they were helping with the ministry of a nearby Christian outreach project. They were also able to support our youth work and book table ministry that week, as well as give testimonies in our services.

Pastor Thomas Kitchen organised and helped run a very helpful day of teaching on singleness, alongside some other church members. There were seminars for men and for women as well as Bible teaching on contentment, dating, marriage and more.

Sundays often see newcomers and guests. Some people have become fairly regular, but we long to see conversions, and deeper commitment from those newcomers who are already Christians.

4. Financial Review

We are thankful to God for his financial provision through another year.

Total receipts for the year were £125,577 of which £1,477 was restricted and £124,100 was unrestricted. Unrestricted donations were £96,407.

Total payments for the year were £161,469 of which £1,501 was restricted and £159,968 was unrestricted. The trustees and members approved work on renovating the stained-glass windows at the front of the church (£14,112), as well as updating the church garden with a wet pour rubber surface (£6,608) and improved flower beds.

During the year the total of all funds fell by £35,892. A fall in total funds was expected, because of the extra costs involved in employing a second full-time worker, our Associate Pastor.

At the end of the year the charity held £112,394 in cash of which £1,548 was restricted and £110,846 unrestricted.

Reserves Policy
The Trustees consider that, given the nature of the church's work, unrestricted cash reserves should be equivalent to approximately 3 months' routine general fund expenditure to cover unforeseen costs or unforeseen reductions in income, plus committed future expenditure on other projects, where funds permit. The Trustees are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2025 the Church had unrestricted cash reserves of £110,846 (2024: £146,714).

	2025 £	2024 £
Total cash reserves	**112,394**	**148,286**
Less: restricted funds	(1,548)	(1,572)
Unrestricted cash reserves	**110,846**	**146,714**
Free reserves requirement:		
3 month's budgeted routine unrestricted expenditure	**41,000**	**40,000**

5. Responsibilities of Trustees for the Accounts

Charity law requires the Trustees to prepare accounts for each accounting year which record the receipts and payments of the charity for the year. The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. The Trustees also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

6. Approval

The report of the Trustees was approved by the Trustees and signed on its behalf by:

Robert Jeffery
Robert Jeffery (Oct 28, 2026 07:47:42 GMT)

Robert Jeffery
Trustee

Date: Oct 28, 2026

CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Independent Examiner's Report
For the year ended 31 December 2025

I report to the trustees on my examination of the accounts of Central Baptist Church, Walthamstow ('the charity') for the year ended 31 December 2025 on pages 6 to 11 following.

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.

Nicola Harrison
Nicola Harrison (Oct 28, 2026 13:09:12 GMT)

Nicola Harrison CA

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

Date: Oct 28, 2026

CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Receipts & Payments Account
For the year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations and grants		96,407	1,477	97,884	72,183
Gift Aid		8,513	-	8,513	10,908
Legacies		-	-	-	22,000
Lettings		15,676	-	15,676	15,010
Bank interest		3,369	-	3,369	5,865
Other		135	-	135	337
Total Receipts		**124,100**	**1,477**	**125,577**	**126,303**
Payments					
Charitable activities	2	159,968	1,501	161,469	134,693
Total Payments		**159,968**	**1,501**	**161,469**	**134,693**
Net payments		**(35,868)**	**(24)**	**(35,892)**	**(8,390)**
Total cash funds brought forward		146,714	1,572	148,286	156,676
Total cash funds carried forward		**110,846**	**1,548**	**112,394**	**148,286**

CENTRAL BAPTIST CHURCH, WALTHAMSTOW

Statement of Assets & Liabilities
As at 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Assets					
Tangible Assets	3	-	-	-	-
Debtors		11,347	-	11,347	12,293
Cash At Bank And In Hand		110,846	1,548	112,394	148,286
		122,193	1,548	123,741	160,579
Liabilities		5,016	-	5,016	5,644
Total Monetary Assets Less Liabilities		**117,177**	**1,548**	**118,725**	**154,935**

Guarantees and secured debts: The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The Accounts were approved by the Trustees and signed on its behalf by:

Robert Jeffery
Robert Jeffery (Oct 28, 2026 07:47:42 GMT)

Robert Jeffery
Trustee

Date: Oct 28, 2026

Notes to the Accounts
For the year ended 31 December 2025

1. 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.

Notes to the Accounts
For the year ended 31 December 2025

2. Payments – Charitable Activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Employment costs				
Net salaries, PAYE	72,093	-	72,093	66,416
Employee & employer pension contributions	12,334		12,334	12,030
	84,427	**0**	**84,427**	**78,446**
Church Life & Outreach				
Conferences & training	1,038	-	1,038	2,189
Children & young people	214	-	214	834
Evangelism & events	3,774	-	3,774	3,782
Visiting speakers	2,130	-	2,130	2,760
Refreshments	1,125	-	1,125	-
Flowers & decorations	-	638	638	-
Books, magazines & publications	1,324	-	1,324	-
Music	1,080	-	1,080	-
Other	100	-	100	-
	10,785	**638**	**11,423**	**9,565**
Gifts & Grants				
Organisations	15,658	863	16,521	13,409
Individuals (incl Fellowship Fund)	1,000	-	1,000	3,651
	16,658	**863**	**17,521**	**17,060**
Office Costs				
Telephone, broadband, web site	1,616	-	1,616	-
Printing & stationery	504	-	504	664
Accountancy & payroll	4,122	-	4,122	-
Subscriptions & licences	1,781	-	1,781	2,373
Other	1,005	-	1,005	-
	9,028	**0**	**9,028**	**3,037**
Provision of church building and facilities				
Church building	35,809	-	35,809	20,387
Manse building	1,052	-	1,052	3,373
St Barnabas building	973	-	973	1,100
	37,834	**0**	**37,834**	**24,860**
Governance				
Independent examination	1,236	-	1,236	1,200
Legal fees	-	-	-	525
	1,236	**0**	**1,236**	**1,725**
	159,968	**1,501**	**161,469**	**134,693**

Notes to the Accounts
For the year ended 31 December 2025

3. Tangible Fixed Assets

There are the following properties and other fixed assets, at their insured values:

Property type	Address	Insured value £
Church manse	112 Orford Road, Walthamstow London E17 9QX	495,384
Church building	101A Orford Road, Walthamstow London E17 9QR	5,049,795
Residential	48 St Barnabas, Walthamstow E18 8JZ	402,540
Contents & equipment		245,405
Total		**£6,193,124**

4. Cash Funds Carried Forward

4a Current year

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 December 2025 £
Unrestricted	146,714	124,100	(159,968)	-	110,846
Restricted					
Missionary funds	126	500	(626)	-	0
Flower fund	1,446	-	(638)	-	808
Fellowship Fund	0	100	-	-	100
Open Doors	0	285	(20)	-	265
SASRA	0	217	(217)	-	0
Harvest Offering	0	375	-	-	375
	1,572	**1,477**	**(1,501)**	**0**	**1,548**
	148,286	**125,577**	**(161,469)**	**0**	**112,394**

4b Prior year

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 December 2024 £
Unrestricted	155,965	120,340	(129,591)	-	146,714
Restricted					
Missionary funds	711	335	(920)	-	126
Flower fund	0	2,000	(554)	-	1,446
Fellowship Fund	0	740	(740)	-	0
Other Special Offerings	0	2,888	(2,888)	-	0
	711	**5,963**	**(5,102)**	**0**	**1,572**
	156,676	**126,303**	**(134,693)**	**0**	**148,286**

Notes to the Accounts
For the year ended 31 December 2025

4. Cash Funds Carried Forward (continued)

Descriptions of the main funds are as follows:

The Missionary Fund relates to funds donated specifically for the purpose of missionaries and mission organisations.
The Flower fund relates to a legacy left to provide flowers for display within the church.
The Fellowship fund relates to donations given to meet needs of individuals at the discretion of the trustees. Other special offerings were held for charities including Barnabas, Open Doors, London City Mission and SASRA

5. Related Party Transactions

Robert Jeffery, a trustee, served as a church leader and was paid a gross salary plus employer pension contributions of £37,084 (2024: £35,688) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document and include employer pension contributions. In addition the charity provided manse accommodation rent free to Robert Jeffery for the better performance of his duties.

Payments of £900 and £2,000 were made to Christian organisations on behalf of Katy Jeffery and Emily Jeffery respectively, both daughters of Robert Jeffery, a trustee.

Keith Ferdinando, the uncle of Andrew Ferdinando, a trustee, received £212 for a speaking engagement.

Thomas Kitchen, a trustee, served as a church leader and was paid a gross salary plus employer pension of £49,368 (2024: £41,122) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

Maurice Titmarsh, a trustee, was paid £1,190 (2024: £1,391) for preaching, not for serving as a trustee. These payments comply with the charity's governing document.

6. The Baptist Pension Scheme

The church previously contributed towards the funding deficit of the Baptist Pension Scheme's closed defined benefit plan. Following arrangements to secure members' benefits with Just Retirement Limited, the church was released from further obligations to the defined benefit plan with effect from 31 October 2024, and the nominal £1 monthly contributions ceased after October 2024. The winding-up of the defined benefit plan was completed in June 2025.