UPNEY BAPTIST CHURCH

30 November 2025

Report and Annual Accounts

Charitable Incorporated Organisation

Charity Commission Registered Number: 1197596

Tandem Accounting Limited
Chartered Accountants
17 Heathville Road
London N19 3AL

UPNEY BAPTIST CHURCH

Report and Annual Accounts 2025
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UPNEY BAPTIST CHURCH

Legal & Administrative Information
For the year ended 30 November 2025

Charity Name	Upney Baptist Church.
Charity Registration	A Charitable Incorporated Organisation (CIO) in the church name was registered on 20th January 2022 (registration number 1197596), and the assets of the church (excluding property) were transferred to the CIO on 30th November 2022.
Governing Document	CIO Association Model document dated 20 January 2022. The church is governed by its own constitution and rules as approved at the church members' meeting. The revised (and extended) rules of government were approved at the members' meeting held on 23rd November 2021.
Objective	(1) the advancement of the Christian faith as a Baptist church and in accordance with the basis of faith primarily but not exclusively within Barking and the surrounding neighbourhood; and (2) such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the basis of faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.
Affiliation	The Church is a member of the Fellowship of Independent Evangelical Churches.
Principal Address	9-11 Cavendish Gardens Barking IG11 9DR.
Trustees	The Trustees who served during the period or who were serving at the date of this report were: Jonny Dowds — Pastor (resigned 30 April 2025) Josh Turner Mary Parish George Rae Graham King — (appointed 16 February 2025)
Key Management Personnel	Those in charge of planning, directing, controlling, running and operating the Charity, including those members of staff who are the senior management personnel to whom the trustees have delegated significant authority or responsibility in the day-to-day running of the charity are the Trustees.
Bankers	Lloyds Bank Plc 11 Station Parade Barking IG11 8ED
Independent Examiner	John Helm ACA Tandem Accounting Ltd 17 Heathville Road London N19 3AL

UPNEY BAPTIST CHURCH

Report of the Trustees
For the year ended 30 November 2025

The Trustees submit their report and annual accounts of Upney Baptist Church ("the Church") for the year ended 30 November 2025. The legal and administrative information set out earlier in this document forms part of this report.

1. Structure, Governance & Management

1.1 The Trustees
The Trustees of the Church are the persons appointed as elders or elected by the members (if there are insufficient elders) in accordance with the Church Constitution and are responsible for the day-to-day management of the Church's business in accordance with the Church's objects. One of the Trustees (the Pastor) received remuneration.

The induction process for any newly appointed Trustee comprises an initial meeting with the trustees and receipt of copies of the Church Constitution.

1.2 Church Members
Church members share in the responsibility for the finances, administration, maintenance and activities of the Church and elect the Trustees. Church members meet at least 3 times per annum for business meetings and to receive reports from the Trustees.

Requirements for Church membership are:

1. profession of repentance towards God and faith in our Lord Jesus Christ;
2. baptism;
3. evidence of God's grace in a consistent Christian life;
4. regular attendance at the Sunday service and midweek prayer meeting;
5. a desire to participate further in the privileges, obligations and fellowship of the church; and
6. acceptance of the Rules of Government of the church.

1.3 Risk Management
The Church's primary concern and objective is the glory of God. Whilst it is the Church's policy to trust wholly in the Lord that He will work out His purpose to this end, the Church also acknowledges that it has a responsibility, both as individual members and as a body of members, for the proper management of the Church in accordance with applicable laws and accepted good practice and for ensuring that the risks faced by the Church in achieving its primary aim are addressed as best as possible. The trustees believe that, by monitoring reserve levels, by ensuring that controls exist over key financial systems, and by examining the operational risks faced by the church, it has established effective systems and procedures to mitigate those risks.

2. Activities & Strategies

The Church is committed to maintaining a Gospel witness in the Barking area of East London.

The Trustees have given due regard to the Charity Commission's guidance on public benefit. The Trustees believe that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and educational development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

At the start of the period the Church continued to carry out the following activities, in order to promote the Gospel in the local neighbourhood and fulfil its main objects.

- Sunday morning worship service and pre-service prayer meeting.
- Prayer meetings.
- Sunday school classes for 4 to14 year olds.

- Holiday Bible Club.
- Christmas and Easter outreach services.
- Girls Brigade weekly during term time.
- Evangelistic events.
- Supporting other local evangelical churches.

3. Achievements and Performance

As the year started Upney Baptist Church continued in its work of sharing the gospel in the local community.

Sunday morning worship continued to be held in person as well as being live streamed on YouTube for the benefit of those unable to attend in person. It was also available for viewing by people outside of the church.

For the adults, there was also the opportunity to gather before the main service for a time of prayer.

For the children, Sunday school was held before the main service, generally during term time. We have now moved the Sunday school back within the main service as this was felt to be more effective. With the benefit of our YouTube channel the teachers are now able to "catch up" on the sermons.

A new Bible Study group was started as a monthly event on Sunday afternoon. This was deemed very beneficial by all who attended and we are currently progressing through a 12-part study

On Tuesday evenings (now Thursdays) the church gathered for the prayer meeting when committed members of the church came together to pray for the activities of the church, connected missionaries and organisations, and the community at large, preceded by devotions.

On Wednesday afternoons Wednesday Fellowship continued in its monthly format. This group of older ladies and gentlemen met each month to hear a speaker bring a gospel message and to support one another and enjoy fellowship. Our membership has stabilised at around 15, after dropping during the pandemic, and we are encouraged by the presence of ladies whose only contact with the church is through this group. We are also grateful for the support of speakers from other churches to help in this ministry.

All members of the community are invited and welcome to attend these events.

With the departure of our pastor to Northern Ireland we were not able to hold the Children's Holiday Club as usual without the help of the Irish churches, Instead, our Moderator was able to introduce us to workers from the Child Evangelism Fellowship who organised a one-day event of fun activities together with bible teaching and who also participated in our Sunday worship the following day. We gratefully acknowledge their help to reach children and families with the Gospel message and hope that this association can be developed further during 2026.

One of our church members served as a leader for "The Ranch" a three-day residential activity which is held in conjunction with other local evangelical churches. One of our children was also able to attend

Our Girls' Brigade company continued to meet. Although numbers of girls are small, the Leaders have worked hard to maintain and try to grow the Company. An Awards Evening was held in July and a Fundraising event in October. We also hosted a training day for local leaders in April

We were also pleased to host another Study Day for the Protestant Truth Society which was a great opportunity for learning and sharing fellowship with people from other churches. Another study day also took place in March 2026.

We celebrated 90 years of faithful Christian witness at Upney. As well as the usual Sunday worship service we also held a fellowship lunch. Our visiting speaker for the day was Derick Meade a local pastor.

We have continued to be involved with the East London Gospel Partnership which allies Upney with about 10 other churches in the local area.

Following the departure of Jonny Dowds to Northern Ireland our Elder, George Rae took over the leadership of the church during the interregnum. We were pleased to appoint Martin Hull as our Moderator and have been greatly blessed by his support in advice and preaching. We praise God for the help of our local Gospel partners in keeping the pulpit supplied each week and the work of the church continues unabated as we seek His will for the future.

The church has been a member of the FIEC (Fellowship of Independent Evangelical Churches) since the end of 2015.

We continued to welcome new attendees to the congregation. One attendee committed to membership and another on profession of faith through baptism.

The 'Safer Neighbourhood Police Panel' continued to hold their regular meetings in the church building.

4. Financial Review

4.1 Financial Activity and Financial Position

The Church's main sources of funding are the free will offerings of church members.

The Receipts & Payments Account and Statement of Assets and Liabilities can be found on pages 8 and 9 respectively. The Church's cash reserves increased by £35,561 during the year to £93,915 (2024: increased by £11,245 to £58,354).

Included in reserves are amounts totalling £3,501 (2024: £1,469) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions.

4.2 Reserves Policy

The Trustees have considered the level of resources they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure.

4.3 Mission giving

There are two ways in which UBC gives to mission.

4.3.1 The designated mission fund is allocated a percentage of general giving 7% (2023/ 24: 7%). From this fund payments are made regularly to organisations or missionary friends to whom we have committed support. Payments from this fund are made under the direction of the Church Leadership.

Those receiving regular support during the year were Mark & Florina Darvell (in Romania) and Phil & Carolyn Reid (in West Africa). The Reids were paid through the organisation Serving in Mission. We are also pleased to recommence support to Asia Link.

4.3.2 The special fund is a fund to facilitate special collections. Principally at Christmas and Harvest (our anniversary offering is now used for the needs of the church) we invite the church to donate to a specified cause and then pay over the total to the organisation. It can also facilitate payments by individual members at other times who feel led to give to an organisation/people we regularly support.

5. Plans for Future Periods

Continue the main activities of the church.

6. Responsibilities of Trustees for the Annual 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 annual accounts 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.

7. Approval

The report of the Trustees was approved by the Trustees on 6 September 2025 and signed on its behalf by:



George Rae
Trustee

UPNEY BAPTIST CHURCH

Report of the Independent Examiner to the Trustees of Upney Baptist Church

I report on the annual accounts of Upney Baptist Church for the period ended 30 November 2025, set out on pages 8 to 13.

This report is made solely to the Church Trustees in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Charity and the Trustees for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER
The Church Trustees consider that an audit is not required for this year (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the Act);
- To follow the procedures laid down in the General Direction given by the Charity Commission (under section 145(5)(b) of the 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 Commissioners. 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 Church Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

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 respect of the church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.



John Helm ACA
Tandem Accounting Ltd
17 Heathville Road
London N19 3AL

6 September 2026

UPNEY BAPTIST CHURCH

Receipts & Payments Account
For the year ended 30 November 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
Income from:	2						
Donations and legacies		79,717	7,160	86,877	89,535	4,589	94,124
Total Income		**79,717**	**7,160**	**86,877**	**89,535**	**4,589**	**94,124**
Expenditure on:	3						
Charitable activities		46,188	5,128	51,316	78,780	4,099	82,879
Total Expenditure		**46,188**	**5,128**	**51,316**	**78,780**	**4,099**	**82,879**
Net income		**33,529**	**2,032**	**35,561**	**10,755**	**490**	**11,245**
Net movement in funds		**33,529**	**2,032**	**35,561**	**10,755**	**490**	**11,245**
Total funds brought forward		**56,885**	**1,469**	**58,354**	**46,130**	**979**	**47,109**
Total funds carried forward	**5, 6**	**90,414**	**3,501**	**93,915**	**56,885**	**1,469**	**58,354**

UPNEY BAPTIST CHURCH

Statement of Assets & Liabilities
As at 30 November 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Assets					
Tangible Assets	4	-	-	-	-
Debtors					
Gift Aid Receivables: 2022		12,092	-	12,092	13,097
Gift Aid Receivables: 2024		-	-	-	8,711
Gift Aid Receivables: 2025		8,038	-	8,038	-
		20,130	0	20,130	21,808
Cash At Bank And In Hand		90,414	3,501	93,915	58,354
		110,544	3,501	114,045	80,162
Liabilities					
PAYE and NIC		-	-	-	-
Independent examination		960	-	960	960
Trade creditors		382	-	382	322
Total Assets Less Liabilities		**109,202**	**3,501**	**112,703**	**78,880**

The annual accounts were approved by the Trustees on 6 September 2026 and signed on its behalf by:



George Rae
Trustee

UPNEY BAPTIST CHURCH

Notes to the Accounts
For the year ended 30 November 2025

1. Basis of Accounting

The accounts have been prepared on a receipts and payments basis.

2. Income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations and legacies				
Offerings and donations	66,370	6,712	73,082	76,364
Gift aid Tax reclaimed	13,347	448	13,795	17,760
	79,717	**7,160**	**86,877**	**94,124**

3. Expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Wages & salaries	26,350	480	26,830	49,889
Church Life & Outreach	1,914	595	2,59	1,861
Missionary & Charitable Giving	3,197	1,053	4,250	5,289
Provision of Office & Support	1,139	-	1,139	1,034
Provision of Buildings and Facilities	12,628	3,000	15,628	23,846
Governance	960	-	960	960
	46,188	**5,128**	**51,316**	**82,879**

4. Tangible Fixed Assets

The church has the beneficial ownership of two buildings, both held by the custodian trustee The London Baptist Property Board:

- The church building at 9-11 Cavendish Gardens, Barking, IG11 9DR. It is insured for £2,360,000.
- The manse at 2 Brockdish Avenue, Barking, Essex IG11 9DS. It is insured for £349,404.

The church owns other equipment. It is insured for £75,000. All fixed assets are used for direct charitable purposes. Some of the furniture, computers and equipment is used both for direct charitable purposes and the management and administration of the church.

Notes to the Accounts
For the year ended 30 November 2025

5. Restricted Funds

5a Current year	At 1 December 2024 £	Income £	Expenditure £	Transfers £	At 30 November 2025 £
Pastor's leaving gift	0	480	(480)	-	0
Girls Brigade	618	190	-	-	808
Missionary Fund	0	725	(725)	-	0
Chairs Fund	320	1,835	-	-	2,155
Special Fund	37	303	(328)	-	12
Wednesday Fellowship	268	627	(595)	-	300
Development Fund	226	-	-	-	226
Building Fund	0	3,000	(3,000)	-	0
	1,469	**7,160**	**(5,128)**	**0**	**3,501**

5b Prior year	At 1 December 2023 £	Income £	Expenditure £	Transfers £	At 30 November 2024 £
Girls Brigade	198	420	-	-	618
Missionary Fund	0	250	(250)	-	0
Chairs Fund	0	320	-	-	320
Special Fund	100	828	(891)	-	37
Wednesday Fellowship	266	632	(630)	-	268
Youth Fund	0	38	(38)	-	0
Development Fund	226	-	-	-	226
Building Fund	189	2,101	(2,290)	-	0
	979	**4,589**	**(4,099)**	**0**	**1,469**

Descriptions of the main funds are as follows:

Missionary Fund - used to support missionary work.

Youth Fund - income used to sponsor the education of 2 children in Uganda through the charity Love in Action.

Special Fund – funds specifically designated to be paid to certain causes/individuals.

Development Fund - to support church members' spiritual development (attending Bible College, going on courses, etc).

Building Fund - anniversary offerings and other monies given for a specific purpose.

Chairs Fund – anniversary offering and other monies given for the provision of replacement chairs.

Wednesday Fellowship (formerly known as Women's Own) – used to support the Wednesday Fellowship meeting and give to chosen charities.

6. Unrestricted Funds

6a Current year

	At 1 December 2024 £	Income £	Expenditure £	Transfers £	At 30 November 2025 £
General	52,463	79,717	(41,926)	(9,609)	80,645
Designated - missionary	1,767	-	(2,837)	5,478	4,408
Designated - communion	1,000	-	-	-	1,000
Designated - building	1,655	-	(1,425)	3,131	3,361
Designated – chairs	-	-	-	1,000	1,000
	56,885	**79,717**	**(46,188)**	**0**	**90,414**

6b Prior year

	At 1 December 2023 £	Income £	Expenditure £	Transfers £	At 30 November 2024 £
General	37,985	89,535	(69,572)	(5,485)	52,463
Designated - missionary	33	-	(3,685)	5,419	1,767
Designated - communion	984	-	(50)	66	1,000
Designated - building	7,128	-	(5,473)	-	1,655
	46,130	**89,535**	**(78,780)**	**0**	**56,885**

The transfers from the general fund to the designated funds were made in accordance with the decision of the Church Leadership to allocate a proportion of general giving to specific purposes. During the year, allocations were made at the following rates: 7% to the Missionary Fund, 1% to the Communion Fund, and 4% to the Building Fund. In 2023/24, the corresponding allocations were 7% to the Missionary Fund, 1% to the Communion Fund, and 6% to the Building Fund. No transfer was made to the Designated Communion Fund during the year, as the balance of the fund had not fallen below the minimum level considered appropriate by the trustees.

The transfer from the General Fund to the Chairs Designated Fund represents the trustees' decision to designate £1,000 of unrestricted funds for the purchase of chairs.

Descriptions of the designated funds are as follows:

Communion Fund - used to assist people in need.

Missionary Fund - used to support missionary work.

Building Fund - used to fund maintenance and repairs to church and manse.

7. Related Party Transactions

On the departure of the pastor, who was also a trustee, the charity made a non-contractual payment of £750. This payment was approved by the trustees in accordance with the charity's governing document and has been included within staff costs as key management personnel remuneration.

7. Related Party Transactions (continued)

The charity also made a payment of £480 in respect of a leaving gift funded by donations from members, which is included within staff costs and within the total remuneration of key management personnel.

No other related party transactions occurred during the period.