Registered Charity no. 1198975

Ebbsfleet Baptist Church

Trustees Annual Report and Accounts

Year Ended 31st December 2025

Wyatt & Co
Chartered Accountants
125 Main Street, Garforth
Leeds
LS25 1AF

Ebbsfleet Baptist Church

Year Ended 31st December 2025

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Ebbsfleet Baptist Church

Year Ended 31st December 2025

Legal and Administrative Information

Reference
The Charity is called Ebbsfleet Baptist Church. The Church is registered with the Charity Commission for England and Wales and was registered as a CIO on 16 of May 2022.

Registered Charity Number	1198975	
Registered Office	3 Embleton Lane, Castle Hill, Swanscombe Kent DA10 1BX	
Website	www.ebbsfleetbaptistchurch.org.uk	
Trustees	Rev Penny Marsh	Chair
	Hannah Horton	
	Paul Buckley	Resigned 21st September 2025
	Kimberley Lightfoot	Appointed 25th September 2025
	Jeremy Horton	Appointed 21st September 2025
Primary Bankers	Metro Bank One Southampton Row London WC1B 5HA	
Independent Examiner	Nigel Wyatt BSC FCA Wyatt & Co Chartered Accountants 125 Main Street Garforth Leeds LS25 1AF	

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Trustees Annual Report

Objectives and Activities

The main objective of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination.

During 2025, we have done this through a variety of activities.

Each Sunday we have held public meetings in the Castle Hill Community Centre. These have included some physical activities (a health walk and running group), a session for children and their parents/ carers, a buffet breakfast, talks, and acts of Christian worship.

The couch to 5km running group ran from January to April 2025, alongside the existing running group. We had 7 graduates, most of whom are still connecting with one another via a WhatsApp group. The group continues to be known as Ebbsfleet Community Runners, and our bookings are conducted through the England Athletics Run Together website and apps. The sessions are led by runners who all hold the England Athletics 'Leadership in Running Fitness' qualification.

The health walk which is part of our Sunday Active programme has continued during this year. Although numbers vary, it is appreciated by those who attend, and it is a good way to build friendships. We have a good range of ages and abilities taking part.
We also support the midweek health walk in Ebbsfleet which is led by the Salvation Army team. The Tuesday lunchtime walk has grown in numbers and usually has 6-12 people taking part.

We have continued to lead a weekly coffee morning drop in for those at home during the week. Most of those attending have babies or pre-school children and it has proved to be a helpful connecting place. Numbers have been rising throughout the year, and we regularly see new people joining us. On average, we have 20 – 25 families in attendance.

During 2025 we ran 7 Coffee Shop Craft days during school holidays in partnership with the Blue Bean Coffee shop. Each event has drawn around 50 children with their families.

We have been unable to host Meet Up Monday in the coffee shop, due to the lack of available baristas, however this has continued to meet weekly and has been hosted by the minister in the Studio room at the Manse, or at the Salvation Army Quarters in Castle Hill.

The church has continued to support Ebbsfleet Voices, the local community choir, with organisation, and by organising the community picnic in May so that the choir could perform for local residents.

During 2025, we also invited the community to celebrate the major Christian festivals with us; this year we held an Easter Egg trail, with all-age activities. At Christmas we held 4 pop up community carol events in different parts of Ebbsfleet Garden City, presenting a pre-recorded service using a van with LED screens and PA. Over 500 people attended these Christmas events. The engagement with these activities has increased on previous years and have helped us to contribute to community development, whilst also sharing the Christian faith.

Public Benefit Statement

In considering the activities, the Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Trustees Annual Report

Achievements and Performance

We are pleased to say that the number of families with young children regularly attending our weekly Sunday program has remained fairly consistent with around 18 - 24 children per week to attending, and the average number of adults also remained consistent with between 20 – 30 per week, apart from during the major summer holidays where numbers dipped a little.
24 children took part in recording a nativity play for the pop-up carol events.

The 'Space to Be' service increased in frequency during 2025 to meeting twice a month; on the second and fourth Sunday at 4pm. This service complements the all-age informal morning gathering, by including more singing, prayers and Bible study/ talks.
Attendance numbers for this service range from 8 – 16.

On Christmas eve we had an encouraging attendance of around 80 at the family Christingle service.

We estimate that between 400 – 500 adults and children attended the community events that we held during 2025.

The weekly coffee morning continues to see growth despite those who no longer meet with us as their children have started school. An average of 60 adults and children have attended this activity regularly.

The couch to 5km running course had 7 people attending this year and over half of these are still running regularly with the Ebbsfleet Community Runners, meeting on Sunday mornings and Thursday evenings.

A group of 24 runners participated in an organised race in the Olympic Village in London in the summer and gathered for breakfast afterwards.

The health walk took place on 42 weeks of the year with up to 7 people participating each week.

In the autumn of 2025, we ran a course called 'Practicing the Way' which 8 people signed up for.

During the year we have had 25 people volunteer with us in various capacities. We estimate that this is equivalent to around 1,500 volunteer hours. This volunteering included regular weekly activities such as setting up, leading walk and run groups, children's work, administration and IT support, and leading the coffee morning. It also includes stewarding at our community events.
We have also had 3 young people volunteer for their Duke of Edinburgh certificates; they have helped in the kitchen and with set up on Sunday and one assisted with the children's craft material preparation.

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Trustees Annual Report

Financial Review

During the year ending 31st December 2025 the church received an income of £55,048 This has included gifts from:

Donations Over the year:	£30,632
Gift Aid:	£4,725
Grant & Partner Income	£18,962
Other Income (Coffee morning cash etc.)	£730

Grants for Easter (£486.18 from the Ebbsfleet Garden City Trust)
Grants for Christmas Pop Up Carol service events (£1000 from the Ebbsfleet Garden City Trust)
The Salvation Army Ebbsfleet contributed £585.96 directly to some of the cost of the pop-up carols.

During the year the church spent £61,394 on its charitable activities. At the end of the year the church held £43,649, of which £11.707 are held as restricted funds.

Reserves Policy

With Guidance from the Baptist Union, The trustees aim to hold a reserve equivalent to at least three months of the Minister's salary costs. At present six months Salary costs, £15,480, is held in a designated fund for this purpose.

At the end of the year the church held £31,942 unrestricted funds in reserve. This is higher than the targeted reserve, but will enable the church to carry out its charitable purposes in the future.

Structure, Governance and Management

As established in the Church Constitution, the Board of Trustees is composed of:

- 2 church members who have been elected to be on the church leadership team.
- The Church Treasurer
- The Minister

The Trustees have met 6 times throughout the year to manage the affairs of the Charity, both in their role as trustees as well as leaders of the Church.

Paul Buckley stepped down as a trustee in September 2025 at the end of his appointment.
Jeremy Horton was unanimously elected to join the leadership/ trustees at the church members' meeting on 21st September 2025.

At the beginning of 2025, we had 9 church members.
During the year this rose to 10.
We held 5 church members' meetings during the year which included an annual general meeting held on Sunday 9th November 2025, (the AGM was open to anyone connected through any of our activities)

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Trustees Annual Report

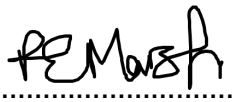
Trustees' Responsibilities

Ebbsfleet Baptist Church financial statements have been prepared on a cash basis when receipts and payments take place through the bank account.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Charity. The trustees are responsible for preparing the Trustees' Annual Report and accounts in accordance with applicable law and Charity Commission requirements. 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.

Name of Trustee Rev Penny Marsh

Signed on Behalf of the Trustees .....



Date of Approval 27/07/2026

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Independent Examiner's Report

I report to the trustees on my examination of the financial statements of Ebbsfleet Baptist Church ('the charity') for the year ended 31st December 2025.

Responsibilities and Basis of Report

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

I report in respect of my examination of the charity's financial statements 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 Act.

Independent Examiner's Statement

I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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 charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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.

Nigel Wyatt

27/07/2026

Nigel Wyatt BSC FCA
Independent Examiner
125 Main Street
Garforth
Leeds
LS25 1AF

Date:

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Statement of Receipts and Payments

	Note	2025 Unrestricted Funds	2025 Restricted Funds	**Total Funds**	2024 Total Funds
		£	£	**£**	**£**
Receipts					
Donations and legacies	**2**	52,737	2,311	**55,048**	52,582
Total Receipts		52,737	2,311	**55,048**	52,582
Payments					
Payments on charitable activities	**3**	58,866	2,528	**61,394**	62,173
Total Payments		58,866	2,528	**61,394**	62,173
Net Receipts / (Payments)		(6,129)	(217)	**(6,346)**	(9,591)
Net Movement in Funds (Cash)					
Total funds (cash) brought forward		38,491	11,504	**49,995**	**59,586**
Transfers		(420)	420	**-**	**-**
Total Funds (Cash) Carried Forward	**8**	**31,942**	**11,707**	**43,649**	**49,995**
Represented by					
General (unrestricted)		31,942	-	**31,942**	38,491
Restricted funds		-	11,707	**11,707**	11,504
Total Funds Carried Forward		**31,942**	**11,707**	**43,649**	49,995

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Statement of Assets and Liabilities

As the accounts are prepared on a cash basis there is no formal Balance Sheet or Statement of Financial Position. Instead, a statement of assets and liabilities is outlined giving an indication of the charity's assets at the year end.

The fixed asset value stated below is based on the church's insurance cover during the year.

	2025	2024
	£	£
Current Assets		
Cash at bank and petty cash	43,649	49,995
	43,649	49,995

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

Basis of Preparation
The financial statements have been prepared on a cash basis when receipts and payments take place through the bank account or petty cash.

Assessment of Going Concern
Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Fund Accounting
Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have set aside resources for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or the term of specific appeal, often known as a ‘special offering’ in the church.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

Incoming Resources
All incoming resources are recognised once the charity has entitlement to the resources and the money has been paid.

Resources Expended
Expenditure is recognised on a cash basis when payments have been made through the bank account or by petty cash.

Taxation
The charity is exempt from tax on its charitable activities.

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

2 Analysis of Receipts

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**	Total Funds 2024
	£	£	**£**	£
Donations and Legacies				
Donations and offerings	47,282	-	**47,282**	49,572
Gift aid	4,725	-	**4,725**	-
Grants	-	2,311	**2,311**	2,407
	52,007	2,311	**54,318**	51,979
Transfer of charitable activities				
Transfer of funds from SEBA	-	-	**-**	-
Other Income				
Other income	372	-	**372**	100
Investments				
Interest	358	-	**358**	503
Total Receipts	**52,737**	**2,311**	**55,048**	52,582

3 Payments on Charitable Activities

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**	Total Funds 2024
Charitable Activities	£	£	**£**	£
Administration	4,225	-	**4,225**	3,324
Building costs	16,037	-	**16,037**	19,314
Church Life	747	-	**747**	323
Communications	36	-	**36**	83
Events	3,286	2,465	**5,751**	6,238
Gifts	230	-	**230**	-
Staff costs	2,856	-	**2,856**	13
Staff Salaries	31,395	-	**31,395**	32,341
Training	40	-	**40**	413
Youth	14	63	**77**	124
	58,866	2,528	**61,394**	62,173

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

4 Volunteers

The church benefits greatly from the voluntary contributions of time and money from its regular attendees. Please refer to the trustee's report for further details about volunteer contributions to the organisation.

5 Independent Examination Fees

Fees payable to the independent examiner for	**2025**	2024
	£	
Independent examination and preparation of the financial statements	775	749

6 Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	27,664	28,720
Employer contributions to pension plans	3,731	3,621
	31,395	32,341

7 Trustee Remuneration and Expenses

During the year, Rev Penny Marsh received remuneration of gross pay £27,663 (2024: £28,270), and provision of manse accomodation to the value of £8,750 (2024: £8,750). This was received for Rev Marsh's role as a Minister and was not for her role as Trustee.

During the year, 3 trustees incurred out-of-pocket expenses totaling £6,752 (2024: £4,553). All expenditure weas incurred for the day-to-day running of the church.

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

8 Analysis of Charitable Funds

	1st Jan 2025	Receipts	Payments	Transfers	**31st Dec 2025**
	£	£	£	£	**£**
Unrestricted Funds					
General	38,491	52,737	(58,866)	(16,215)	**16,147**
Designated Funds					
Contingency fund	-	-	-	15,795	**15,795**
Total Unrestricted	**38,491**	**52,737**	**(58,866)**	**(420)**	**31,942**
Restricted Funds					
Community Outreach	10,474	300	(334)	875	**11,315**
Ebbsfleet Garden City Trust Grants	-	2,011	(2,131)	420	**300**
Event Grants	875	-	-	(875)	**-**
Youth	155	-	(63)	-	**92**
Total Restricted	**11,504**	**2,311**	**(2,528)**	**420**	**11,707**
Total	**49,995**	**55,048**	**(61,394)**	**(0)**	**43,649**

	1st Jan 2024	Receipts	Payments	Transfers	**31st Dec 2024**
	£	£	£	£	**£**
Unrestricted Funds					
General	47,920	50,175	(59,604)	-	**38,491**
Total Unrestricted	**47,920**	**50,175**	**(59,604)**	**-**	**38,491**
Restricted Funds					
Christmas Grants	106	-	(106)	-	**-**
Community Outreach	11,405	-	(931)	-	**10,474**
Event Grants	-	2,407	(1,532)	-	**875**
Youth	155	-	-	-	**155**
Total Restricted	**11,666**	**2,407**	**(2,569)**	**-**	**11,504**
Total	**59,586**	**52,582**	**(62,173)**	**-**	**49,995**

Ebbsfleet Baptist Church

Year Ended 31st December 2025

Notes to the Financial Statements

Fund Descriptions

Restricted Funds

Community Outreach	Funds held by South Eastern Baptist Association (SEBA) and passed on to Ebbsfleet Baptist Church for the purpose of community outreach.
Ebbsfleet Garden City Trust Grants	Grants that have been awarded to Ebbsfleet Baptist Church to help them run community events.
Event Grants	Grants that have been awarded to Ebbsfleet Baptist Church to help them run community events.
Youth	Funds raised by South Eastern Baptist Association (SEBA) and passed on to Ebbsfleet Baptist Church for the purpose of young people's work in the local area.

9 Related Party Transactions

During the year, Ebbsfleet Baptist Church received three grants from Ebbsfleet Garden City Trust totalling £2,011 (2024: three grants for £2,407). Rev Penny Marsh is a trustee in common with Ebbsfleet Garden City Trust (charity number 1201387).