Camrose Baptist Church – Charity Number 1200344

Annual Report and Accounts

Year ended 31/12/2025

CONTENTS

Charity Information	page 2
Trustees' Report	page 3
Income and Expenditure Account	page 4
Balance Sheet	page 5
Independent Examiner's Statement	page 6
Notes to the Accounts	page 7

Camrose Baptist Church
Charity Information

Trustees

Robson Lopes
Charina Ocampo
Vicky Hamelo Mensah

Bankers

Barclays Bank
126 Station Road, Edgware, Middlesex, HA8 7RY

Charity Number

1200344

Camrose Baptist Church
Trustees Report

The trustees present their annual report and accounts for the period ended 31 December 2025.

Principal Activities

The organisation was engaged in charitable and religious activities.

Trustees

The trustees who served between 1 January 2025 and the date of this report were as follows:

Name	Date Appointed	Date Resigned
Robson Lopes	12/10/2022	
Charina Ocampo	01/01/2021	
Vicky Hamelo Mensah	01/01/2021	

The charity is an unincorporated body. There is no requirement for members to pay any annual subscription or similar levy. The work of the organisation is supported by voluntary donations and rental income from properties it owns. There are no shareholders in receipt of dividend distributions or other such benefits.

This annual report was approved by the board on 21 September 2026.

Robson Lopes
Trustee

Charina Ocampo
Trustee

Camrose Baptist Church
Income and Expenditure Account for the period from 1 January 2025 to 31 December 2025

	Notes	2025 £	2024 £
Income :			
Rental of Residential Properties		56555	58032
Gift Aided Donations		27484	33961
General Donations		24385	13827
Gift Aid Tax Refund		6871	8490
Hall and Church Lettings		2850	3826
Interest on Bank Deposits		1265	1432
Events and Activities Income		0	202
Total Income		119410	119770
Expenses :			
Wages and Salaries		23439	23316
Manse Rental		22693	22200
Repairs and Maintenance		15286	12858
Support for Individuals and Organisations		14474	3139
Light and Heat – Church and Manse		7516	4160
Pension Contributions		6717	6428
Property Management Fees		6631	0
Insurance – Church and other Properties		5532	5112
Cleaning, Gardening and Waste Disposal		4560	4324
Property Service Charges (inc Council Tax & Water)		2877	3210
Other Legal and Professional Expenses		2254	5301
Equipment Leasing and Hiring		2094	2067
Memberships and Subscriptions		1763	1056
Accountancy Fees		735	635
Staff Training and Welfare		674	357
Software		615	593
Internet		400	314
Self Employed Labour		250	0
Advertising and PR		240	22
Stationery and Printing (exc photocopier)		166	105
Equipment Purchased		75	4088
Bank Charges		50	0
Catering, Hospitality and Entertaining		23	1544
Solicitors Fees		0	7834
Postage		0	9
Sundries		0	30
Total Expenditure		**119064**	**108702**
Surplus/(Deficit) for the period		**346**	**11068**
Retained Surplus/(Deficit) for the period		**346**	**11068**
Income and Expenditure account brought forward		140724	129656
Income and Expenditure account carried forward		141070	140724

Camrose Baptist Church
Balance Sheet as at 31 December 2025

	Notes	2025 £	2024 £
Current Assets:			
Debtors		11710	25281
Prepayments		6191	5546
Bank Deposits		131877	113405
Total Assets		**149778**	**144232**
Current Liabilities:			
Creditors – Amount failing due within one year	4	7792	2927
Accruals		916	581
Total Liabilities		**8708**	**3508**
Net Assets		**141070**	**140724**
Capital and Reserves:	**5**		
Called up share capital		0	0
Income and Expenditure Account		141070	140724
Surplus Funds		**141070**	**140724**
Application of Assets to Funds			
General Fund		141070	140724
Total Assets		**141070**	**140724**

Independent Examiner's Statement

Camrose Baptist Church is a Registered Charity. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993. In connection with my examination no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

(a) To keep accounting records in accordance with section 41 of the 1993 Act; and
(b) To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or to which, in my opinion, attention should be drawn in order to obtain a proper understanding of the accounts to be reached.

Bruce Embleton MSc ICPA
Faith in Finance Limited
8 Old James Street
Nunhead
London
SE15 3TS
6 October 2026

Camrose Baptist Church
Notes to the Accounts for the period 1 January 2025 to 31 December 2025

1. Accounting Policies

Accounting Convention

The accounts have been prepared under the historical cost convention.

2. Reserved Funds

There are no reserved funds at this time.

3. Charitable Status

The organisation is an unincorporated charity without shareholders. As a result no taxes are payable on its surplus funds and there are no dividends payable to shareholders.

4. Creditors – Amount falling due within one year

Rent Deposits and Prepayments Held	1200
Accountancy Fees	735
Other Trade Creditors	790
Bank Loans and Overdrafts	0
Loans from Trustees	0
Corporation Tax	0
VAT	0
Salaries & Pensions	(933)
Charitable Donations	6000

5. Share Capital

Due to the organisation's status as an unincorporated charity there is no authorised share capital whether issued or not.