Aylesham Baptist Free Church
Trustees Report & Financial Statements
Year ended 31 December 2025

Shapes

AYLESHAM BAPTIST FREE CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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AYLESHAM BAPTIST FREE CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES AND PROFESSIONAL ADVISORS

Registered charity name	Aylesham Baptist Free Church
Charity number	1200799
Correspondence address	Aylesham Baptist Free Church Dorman Avenue South Aylesham Kent
Trustees	Rev L Moncaster (Chair) Mr D Mulford Mrs R Stanley Ms A Moulton
Independent Examiner	Mr J Leeves FCA DChA Shapes The Buttery Highland Court Farm Bridge Kent CT4 5HW
Bankers	Barclays Bank 13 Fremlin Walk Maidstone ME14 1QG

AYLESHAM BAPTIST FREE CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES ANNUAL REPORT

The trustees present their report and the financial statements of the charity for the year ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of trustees and professional advisers on page 1 of the financial statements.

THE TRUSTEES

The trustees who served the charity during the year were as follows:

Rev L Moncaster
Mr D Mulford
Mrs R Stanley
Ms A Moulton

STRUCTURE, GOVERNANCE AND MANAGEMENT

Aylesham Baptist Free Church is an independent Baptist church, affiliated with the **South Eastern Baptist Association (SEBA)** and the **Baptist Union of Great Britain**.

The church is governed in accordance with our **church constitution** and **charity regulations**. Major decisions are made at church members' meetings. Trustees are elected from among the church membership.

Trustees and officers during the year were Laura Moncaster (Minister, Chair and Trustee, on adoption leave from May 2025), Dom Mulford (Treasurer and Trustee), Rachel Stanley (Secretary and Trustee) and Abigail Moulton (Trustee). Abigail Mulford is the church's Safeguarding Lead. This diaconate team has been serving since September 2023.

The church currently has **30 members**, supported by a much wider community of attendees, friends, and volunteers.

We are deeply grateful to our committed team of **volunteers** who help with all aspects of church life, including:

- Preparing and serving hot drinks
- Greeting people at the door
- Arranging flowers
- Setting up tables and chairs
- Leading children's groups
- Preaching and leading services
- Cleaning and maintaining the building

Without their generous service, the day-to-day running of the church would not be possible. We are especially thankful to those who stepped into leadership and preaching roles during our minister's leave.

RISK MANAGEMENT

The trustees have regularly and actively reviewed the risks faced by the charity. The trustees have examined all risks, including financial risk, operational risk and business risk and confirm that procedures to mitigate significant risks are in place, regularly reviewed and where necessary revised.

TRUSTEES ANNUAL REPORT (continued)

OBJECTIVES AND ACTIVITIES

The purpose of Aylesham Baptist Free Church is to advance the Christian faith and support the spiritual, emotional, and social wellbeing of people in Aylesham and the wider area. We do this in accordance with Baptist principles, through worship, outreach, practical care, and community engagement.

We offer regular opportunities for worship, teaching, prayer, and fellowship. We also provide safe, inclusive spaces for people to meet, connect, and receive support. Through a mix of local activities, volunteering, and partnerships, we seek to embody our Christian values of love, hospitality, inclusion, and generosity.

Key regular activities include:

- Weekly Sunday worship with a dedicated **children's group**.
- A **monthly community meal** for those who eat alone, offering food and friendship.
- A **weekly Renew Wellbeing café** for individuals facing mental health challenges.
- A **Wednesday evening prayer meeting**.
- Support for the **Loved charity** (Uganda), **African Pastors Fellowship** and **Home Mission** through giving and prayer.

PUBLIC BENEFIT

The trustees confirm that they have complied with their duty under section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Aylesham Baptist Free Church offers benefit to the public by:

- Providing opportunities for worship, community, and spiritual growth.
- Hosting regular mental health and wellbeing spaces (e.g. Renew café).
- Providing free and low-cost hospitality events (e.g. monthly meal).
- Supporting families with children through our Sunday children's group.
- Offering space for community groups and organisations.
- Supporting global charities helping vulnerable children and church leaders overseas.
- Promoting inclusion, diversity, and safeguarding within all church activities.

All services are offered freely or for donations only, and we strive to remove barriers to access and participation wherever possible.

TRUSTEES ANNUAL REPORT (continued)

ACHIEVEMENTS AND PERFORMANCE

Worship and Pastoral Ministry

- Despite our minister, **Laura Moncaster**, being on **adoption leave** from May, we continued regular weekly worship. Three guest speakers were used regularly and **10 church volunteers** took on additional roles so services could continue.
- The Communion service continued, with guest preachers providing teaching from scripture in the form of a traditional sermon.
- In Laura's absence, we introduced a monthly **'Songs of Praise'** style service of worship songs and testimony, giving greater flexibility to those leading.
- We continued our **'Brunch service'** throughout the year, allowing our congregation to eat together and share more informal fellowship and worship.
- Our children's group provided child-centred activities during the Sunday service for children aged 4 to 17, run by a small team of volunteers.
- Activity resources and a safe space at the back of the church enabled babies and toddlers to stay in the service with their parents.
- The weekly prayer meeting, run by a volunteer, moved from the church premises to a local home due to the high cost of utilities.

Community Engagement and Support

- Before her adoption leave began, Laura set up and ran an Aylesham branch of **'Gingerbread'** to connect single parents, particularly those who have adopted or fostered children. Laura will restart this once her adopted daughter is settled.
- Our **Renew 61 café** has become a vital weekly space for people experiencing isolation, anxiety, or other mental health challenges. Volunteers continued to run it in the minister's absence.
- The monthly **'Manna meal'** continued, hosted by regular volunteers, with regularly 20+ people attending. Food hygiene training has been completed by those serving at this event and the Brunch service.
- The church collected donations for Harvest Festival, given to the Aylesham Food Bank.
- We hosted an Easter Fun Day for families with activities such as face painting and a treasure map.
- The annual **Carol Concert**, supported by the local Colliery Band, was well attended by the local community.
- There was an annual summer outing with the Renew Community Group to Kearsney Abbey for a picnic.
- The Christmas Meal at 'Rock Rose' was very well attended. The church subsidised this so all those from the Renew Group could attend.

Partnership and Outreach

- We continue to support the work of **Loved**, a charity founded by Bex Henderson to care for vulnerable children in Uganda, and the **African Pastors Fellowship**, which equips church leaders in East Africa.
- We regularly give to **Home Mission**, which supports churches in financial difficulty, particularly those that cannot afford a minister.
- We provide prayerful support to two members of our church who serve as Street Pastors and Rail Pastors.

Inclusion and Safeguarding

- **Abigail Mulford**, our designated **Safeguarding Lead**, has ensured that all relevant volunteers are **DBS checked** and has arranged **Level 2 and 3 safeguarding training** through the Baptist Union. Our safeguarding procedures are regularly reviewed and remain up to date.
- Our church continues to be an **Affirming church**, welcoming the LGBTQ+ community to fully participate in church life.

TRUSTEES ANNUAL REPORT (continued)

Building and Facilities

- The church premises continue to serve the wider community. Although we lost a key hirer (AIM Dance Group), **Blossom Tree Pre-School**, led by Esme Wallace, began using the premises in **November 2025**.
- We received a **grant from Baptist Building CIO** for new doors to the Stephen Bicker Hall and for repainting the church. The doors are more secure and will help to reduce our utility costs. As a condition of the grant, volunteers painted the small prayer room, corridor and toilets, led by a church member with significant experience. Of the total grant of £5,500, £4,500 was received in 2025 and the final £1,000 was received in February 2026 once the painting was complete.

FINANCIAL REVIEW

Total income for the period was £46,877 (2024: £68,636). The church received income from donations, Gift Aid, rental income and grants. SEBA paid £7,395 towards half of the minister's stipend and Baptist Building CIO paid £4,500 towards the doors and painting.

Expenditure for the period was £45,243 (2024: £72,382) leaving carried forward funds of £12,867 (2024: £11,233), of which £2,422 is restricted.

Rental income fell from £20,208 to £4,850 following the loss of AIM Dance Group. Blossom Tree Pre-School now rents the hall Tuesday to Thursday, replacing this income from 2026.

PLANS FOR FUTURE PERIODS

We have secured a new pre-school who is renting the hall 3 days a week in 2026.

Our treasurer has fixed our utility rates for the next two years so we can budget effectively.

RESERVES POLICY

The trustees have considered the reserve levels required based on the ongoing needs of the charity. Based on the current activity and regular expenditure this is deemed to be between 3-6 months of expenditure. Unrestricted funds at 31 December 2025 were £10,445, about 3.7 months of unrestricted payments. SEBA's support for the stipend ended in January 2026, so the trustees expect to run at a deficit until the nursery rent grows. The reserves level is reviewed at trustee meetings on an ongoing basis.

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees Annual Report and the accounts in accordance with applicable law.

As the charity's gross income for the year did not exceed £250,000, the trustees have elected under section 133 of the Charities Act 2011 to prepare a receipts and payments account and a statement of assets and liabilities. In preparing these accounts, the trustees are required to:

- record all receipts and payments of the charity for the year completely and accurately, showing separately those of restricted and unrestricted funds; and
- prepare a statement of the charity's cash funds, other assets and liabilities at the year end.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the charity's constitution. 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.

Signed on behalf of the trustees on 30 October 2026

Mrs R Stanley

Mr D Mulford

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF AYLESHAM BAPTIST FREE CHURCH

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 9.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER
The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under charity law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S REPORT
My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) other than the matter set out below, to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

MATTER TO WHICH ATTENTION IS DRAWN: CASH AND CHEQUE COLLECTIONS
The charity did not keep records of the cash and cheques counted at the time the counts were made, and cash and cheques were banked on only six occasions in the year. As a result I was unable to verify the cash in hand of £1,000 shown in the statement of assets and liabilities at 31 December 2025, which is the trustees' estimate supported by amounts banked in February 2026, or to confirm that all cash received in the year was recorded.

Shapes, The Buttery
Highland Court Farm
Bridge, Canterbury
CT4 5HW

Jim Leeves FCA DChA
30 October 2026

AYLESHAM BAPTIST FREE CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNTS

	Note	31 Dec 2025 Unrestricted Funds	31 Dec 2025 Restricted Funds	31 Dec 2025 Total Funds	31 Dec 2024 Total Funds
Receipts					
Weekly offerings		£23,800	-	£23,800	£24,483
Donations and other income	2	£1,000	£1,248	£2,248	£7,251
Gift Aid		£4,084	-	£4,084	£6,494
Rents and contributions for use of premises		£4,850	-	£4,850	£20,208
Grants received	3	-	£11,895	£11,895	£9,600
Raised for other causes	4	-	-	-	£600
Total Receipts		**£33,734**	**£13,143**	**£46,877**	**£68,636**
Payments					
Ministry	5	£5,097	£7,395	£12,492	£20,358
Mission	6	£3,009	£211	£3,220	£2,687
Upkeep of church premises	7	£22,882	£3,955	£26,837	£38,812
Amounts passed on to other causes	8	£1,554	-	£1,554	£9,394
Governance costs		£1,140	-	£1,140	£1,131
Total Payments		**£33,682**	**£11,561**	**£45,243**	**£72,382**
Net receipts / (payments) for the year		**£52**	**£1,582**	**£1,634**	**(£3,746)**
Transfers between funds	9	£337	(£337)	-	-
Cash balance at previous year end		**£10,056**	**£1,177**	**£11,233**	**£14,979**
Cash balance at current year end		**£10,445**	**£2,422**	**£12,867**	**£11,233**

AYLESHAM BAPTIST FREE CHURCH

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF ASSETS AND LIABILITIES

	Note	31 Dec 2025 Unrestricted Funds	31 Dec 2025 Restricted Funds	31 Dec 2025 Total Funds	31 Dec 2024 Total Funds
Assets					
Bank and other cash balances					
Barclays Bank Current Account		£2,445	£2,422	£4,867	£4,233
Barclays Bank Savings Account		£7,000	-	£7,000	£7,000
Cash in hand		£1,000	-	£1,000	-
		£10,445	£2,422	£12,867	£11,233
Current Assets					
HMRC Gift Aid		£2,356	-	£2,356	£4,084
Hall hire debtor		£798	-	£798	-
Fixed Assets	10				
Church Building		£913,029	-	£913,029	£913,029
Manna House		£393,502	-	£393,502	£393,502
Other church contents		£50,000	-	£50,000	£50,000
Total Assets		**£1,370,130**	**£2,422**	**£1,372,552**	**£1,371,848**
Liabilities					
Utilities creditor		£748	-	£748	-
Pension Scheme liability	11	Baptist Pension Scheme - see notes	-	Baptist Pension Scheme - see notes	Baptist Pension Scheme - see notes

The accounts and statement of assets and liabilities set out on pages 8 and 9 relating to the year ending 31 December 2025 are as approved by the deacons.

Signed:

Dominic Mulford

Rachel Stanley

30 October 2026

NOTES TO THE ACCOUNTS

1. Basis of preparation

These accounts have been prepared on a 'receipts and payments' basis and in accordance with Section 133 Charities Act 2011.

2. Donations and other income

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
Funeral income	£630	-	£630	-
Donations in memory	£305	-	£305	-
Other individual donations	£65	-	£65	£1,428
Utility Contribution	-	-	-	£4,997
Manse refurbishment donations	-	£700	£700	-
Fundraising for roof	-	£337	£337	£826
Renew 61 donations	-	£211	£211	-
Total Donations and Other Income	**£1,000**	**£1,248**	**£2,248**	**£7,251**

3. Grants received

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
SEBA: half of minister's stipend	-	£7,395	£7,395	-
Baptist Building CIO: doors	-	£3,400	£3,400	-
Baptist Building CIO: paint	-	£1,100	£1,100	-
Roof grants	-	-	-	£7,000
Benefact Trust	-	-	-	£2,600
Total Grants	**-**	**£11,895**	**£11,895**	**£9,600**

The Baptist Building CIO grant of £5,500 is payable in three tranches: £3,400 for the doors, £1,100 for paint, and £1,000 once all the rooms in the application are painted. The final tranche was received in February 2026.

4. Raised for other causes

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
Ukraine giving	-	-	-	£600
Total Raised for other causes	**-**	**-**	**-**	**£600**

5. Ministry

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
Minister's stipend	-	£6,820	£6,820	£12,882
Pension contributions	£3,480	£575	£4,055	£3,972
Minister expenses	£233	-	£233	£2,912
Visiting preachers	£612	-	£612	-
Manse utilities	-	-	-	£319
Manse repairs and running costs	£772	-	£772	£273
Total Ministry	**£5,097**	**£7,395**	**£12,492**	**£20,358**

SEBA agreed to pay half of the minister's stipend for 2025 and its payments have been applied to stipend and related pension costs. The stipend fell because the minister was on adoption leave from May 2025. The Minister acts as one of the church's trustees and receives remuneration and other benefits in respect of her services as Minister, including the provision of manse accommodation owned by the church (note 12).

NOTES TO THE ACCOUNTS (continued)

6. Mission

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
SEBA Home Mission	£1,200	-	£1,200	£1,200
Renew 61	£400	£211	£611	£679
Community events, brunch, toddler group and training	£1,409	-	£1,409	£808
Total Mission	**£3,009**	**£211**	**£3,220**	**£2,687**

7. Upkeep of church premises and administration

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
Lighting and heating	£4,506	-	£4,506	£853
Water	£918	-	£918	£4,893
Cleaning	£3,953	-	£3,953	£4,258
Insurance	£1,953	-	£1,953	£1,894
Repairs and maintenance	£2,241	£3,955	£6,196	£19,908
Church expenses and sundry	£6,733	-	£6,733	£4,716
Council Tax	£2,410	-	£2,410	£2,290
BUGB	£168	-	£168	-
Total Upkeep of church premises and administration	**£22,882**	**£3,955**	**£26,837**	**£38,812**

8. Amount passed on to other causes

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024 Total Funds
African Pastors Fellowship	£900	-	£900	-
Bex Loved Orphanage Centre	£600	-	£600	£1,150
Other gifts	£54	-	£54	£615
Ukraine family support	-	-	-	£7,629
Total for other causes	**£1,554**	**-**	**£1,554**	**£9,394**

NOTES TO THE ACCOUNTS (continued)

9. Restricted fund analysis

	2025 Balance brought forward	2025 Incoming funds	2025 Outgoing funds	2025 Transfers	2025 Balance carried forward
Collections	£40	-	-	-	£40
Ukraine family	£1,137	-	-	-	£1,137
SEBA stipend support	-	£7,395	(£7,395)	-	-
Baptist Building CIO: doors and painting	-	£4,500	(£3,955)	-	£545
Roof repairs	-	£337	-	(£337)	-
Manse refurbishment	-	£700	-	-	£700
Renew 61 Project	-	£211	(£211)	-	-
Restricted fund totals	**£1,177**	**£13,143**	**(£11,561)**	**(£337)**	**£2,422**

The roof was completed in 2024 at a cost above the restricted funds raised, with the balance met from unrestricted funds. Roof raffle proceeds received in 2025 have been transferred to unrestricted funds to reimburse that cost.

10. Assets Held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee the Baptist Union Corporation Ltd:

- Church premises at Dorman Avenue South, Aylesham valued in the accounts at £913,029 (2024: £913,029) based on insured value
- Church manse at Dorman Avenue South, Aylesham valued in the accounts at £393,502 (2024: £393,502) based on insured value
- The church also owns fixtures, furniture and equipment with an insured value of £50,000 (2024: £50,000)

11. Pension Scheme Liabilities

The Church was previously a participating employer of 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.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.

12. Trustee remuneration, expenses and related parties

Name	Relationship	Nature of payment	2025 £	2024 £
Rev L Moncaster	Minister and trustee	Stipend and pension contributions	£10,875	£16,854
Rev L Moncaster	Minister and trustee	Reimbursed expenses	£1,889	£4,379
Ms A Moulton	Trustee	Fees for cleaning and admin services	£3,953	£4,213
Ms A Moulton	Trustee	Reimbursed expenses	£879	£398
Mrs R Stanley	Trustee	Reimbursed expenses	£41	£204
Mrs A Mulford	Connected to Mr D Mulford	Reimbursed expenses	£1,017	£229

The minister also occupies the church manse rent free in connection with her role. Members approved a contract with Ms Moulton for bid finding services at the members' meeting on 9 February 2025.